



Small Business Sourcebook

Your Guide to Starting or Growing Small Business in Michigan
2006 Edition



From the Desk of the Director



Owning your own business can be a personally and financially rewarding experience but it is also a challenge. The Small Business Administration is here to help you.

SBA helps people get into business and stay in business by providing small firms with financial assistance,

management counseling and training, and assistance in obtaining government contracts. In addition, SBA acts as an advocate for small business interests. Many of these programs are administered through partnerships between the SBA and private organizations.

You are now reading a publication I am certain can have a tremendous impact on the success of your entrepreneurial experience. Whether you need help to write a business plan, learn how to register your business, find an SBA lender, locate a business counselor, or discover the world of exporting, this book can steer you in the right direction. Many entrepreneurs have prospered by using a mix of SBA programs to best fit their needs.

The SBA has made a strong impact on Michigan's small business community. In FY 2004, this office guaranteed 2,050 loans worth nearly \$470 million. SBA's benefits were felt state-wide as small businesses in 414 Michigan cities within 79 of the 83 counties received an SBA guaranty loan. In addition, over 43,000 people benefited from the entrepreneurial development programs we provide with the help of many local partners. Moreover, we assisted many businesses looking to expand their opportunities through both federal contracting and export initiatives.

I encourage you to take full advantage of the wide array of services SBA offers. An excellent source of additional information is our comprehensive Web site at <http://www.sba.gov>. Keep a copy of the 2005 Michigan Sourcebook handy and share its information with other entrepreneurs. I wish you success.

Sincerely,

Richard Temkin
District Director

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Look for the latest training events on our Internet Calendar of Events:
<http://www.sba.gov/calendar>

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How to Start a Small Business

While there is no way to eliminate all the risks associated with starting a small business, you can improve your chances of success with good planning and preparation. A good starting place is to evaluate your personal strengths and weaknesses. Carefully consider each of the following questions.

☑ Are you a self-starter? It will be up to you to develop projects, organize your time, and follow through on details. You will no longer have someone looking over your shoulder. While this is an appealing aspect for owning a business, if you tend to procrastinate you may find yourself always struggling to catch-up and miss opportunities.

☑ How well do you get along with different personalities? Business owners need to develop working relationships with a variety of people, including customers, vendors, staff, bankers, and professionals such as lawyers, accountants or consultants. Can you deal effectively with a demanding client, an unreliable vendor or a cranky staff person?

☑ How good are you at making decisions? Small business owners are required to make decisions constantly, often quickly, under pressure and independently.

☑ Do you have the physical and emotional stamina to run a business? Business ownership can be challenging, fun, and exciting. But it's also hard work. Can you handle 12-hour work days, six or seven days a week?

☑ How well do you plan and organize? Research indicates that many business failures could have been avoided through better planning. Good organization of financials, inventory, schedules, production etc. can help avoid many pitfalls.

☑ Is your drive strong enough to maintain your motivation? Running a business can wear you down. Some business owners feel burned out by having to carry all the responsibility on their shoulders. Strong motivation to make the business succeed will help you survive slowdowns and set-backs.

☑ How will the business affect my family? The first few years of business start-up can be hard on family life. The strain of an unsupportive spouse may be hard to balance against the demands of starting a business. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk.

HOW TO START A SMALL BUSINESS

Starting and managing a business takes motivation, desire, and talent. It also takes research and planning. Like a chess game, success in small business starts with decisive and correct opening moves. And, although initial mistakes are not fatal, it takes skill, discipline, and hard work to regain the advantage.

To increase your chance for success, take the time to explore and evaluate your business and personal goals. Then use 2006 Michigan Small Business Sourcebook

this information to build a comprehensive and well-thought-out business plan that will help you reach these goals.

The process of developing a business plan will help you think through some important issues that you may not have considered. Your plan will become a valuable tool as you set out to raise money for your business. It should also provide milestones to gauge your success. The State of Michigan offers a guide to starting a business at <http://michigan.gov/beyourownboss>.



TIP: Many local organizations such as SCORE “Counselors to America’s Small Business” and the Michigan Small Business & Technology Development Centers offer pre-business planning workshops which can be very worthwhile for the aspiring entrepreneur. This type of workshop will introduce you to all the issues you should consider before starting a business.

GETTING STARTED

Before starting out, list your reasons for wanting to go into business. Some of the most common reasons for starting a business are:

- You want to be your own boss.
- You want financial independence.
- You want creative freedom.
- You want to fully use your skills and knowledge.

Next you need to determine what business is “right for you.” Ask yourself these questions:

- What do I like to do with my time?
- What technical skills have I learned or developed?
- What am I good at?
- How much time do I have to run a successful business?
- Do I have any marketable hobbies?

Then you should identify the niche your business will fill. Conduct the necessary research to answer these questions:

- Is your idea practical and will it fill a need?
- What is your competition?
- What is your business advantage over existing firms?
- Can you deliver a better quality service?
- Can you create a demand for your business?

The final step before developing your plan is the pre-business checklist. These are some of the questions you should answer:

- What business am I interested in starting?
- What products/services will I sell?
- Where will I be located?
- What skills and experience do I bring to the business?
- What will be my legal structure?
- What will I name my business?
- What equipment or supplies will I need?
- What insurance coverage will be needed?
- What financing will I need?
- What are my resources?
- How will I compensate myself?

Your answers will help you create a focused, well-researched business plan to serve as a blueprint. It should detail how the business will be operated, managed, and capitalized.

Choosing Your Business Structure

A business may be conducted through a variety of organizational structures. A specific business structure is generally chosen for liability and/or tax reasons. The three most common types of business organizations are sole proprietorships, partnerships, and corporations. The State of Michigan's Entrepreneur's Guide provides an excellent, detailed breakdown of the forms of business. View at <http://www.michigan.gov/cis> (under Commercial Services & Corporations, select forms and publications section). Michigan law allows the creation of the following business structures.

Sole Proprietorship - One person operating a business as an individual is a sole proprietor. This is the most common form of business organization. Profits are taxed as income to the owner personally which may be advantageous as the personal tax rate is usually lower than the corporate tax rate. The owner has complete control of the business but faces unlimited liability for its debts. Since this a fairly simple type of legal structure, there is little government regulation and reporting. A sole proprietor who wishes to conduct business under a name other than his or her real name must file a Certificate of Assumed Name or "DBA" (ex: Jane Doe "doing business as" JD's Computer Consulting) with the county clerk where the business is located. For more information about a DBA, contact the local county clerk's office (check the blue pages in your phone book).

General Partnership - A partnership exists when two or more persons join together in the operation and management of a business venture. Partnerships, like sole proprietorships, are subject to relatively little regulation and are fairly easy to establish. A formal partnership agreement is recommended in order to address potential conflicts before they arise: for example, who will be responsible for performing each task; what, if any, consultation is needed between partners before major decisions are made; what happens if a partner dies and so on. In Michigan, if you do not write your own partnership agreement, the law defaults to the Uniform Partnership Act (<http://www.michiganlegislature.org>) to settle disputes. Under a general partnership, each partner is liable for all the debt of the business. All profits are taxed as income to the partners based on their percentage of ownership. A general partnership, like a sole proprietorship, registers a business name, DBA, with the county clerk's office in which the business is located.

Limited Partnership - Like a general partnership, a limited partnership is established by an agreement between two or more individuals. With a limited partnership, there are two types of partners: a general partner(s) and at least one limited partner. A general partner has greater control in some aspects of the partnership; for instance, only a general partner can decide to dissolve the partnership. General partners have no limitations on the dividends they can receive from profits based on the prorated amount on their investment and the liability is similarly limited in proportion to their investment. To create a limited partnership in Michigan, the owners must file a "Certificate of Limited Partnership" with the Bureau of Commercial Services in

Lansing. For more information, call (517) 241-6470 or visit its Web page at <http://www.michigan.gov/cis>.

"C" Corporation - A "C" Corporation is a legal entity made up of persons who have received a charter legally recognizing the corporation as a separate entity having its own rights, privileges, and liabilities apart from those of the individuals forming the corporation. It is the most complex form of business organization and is comprised of three groups of people: shareholders, directors, and officers. The corporation can own assets, borrow money and perform business functions without directly involving the owners(s) of the corporation. Corporate earnings are subject to "double taxation" when the corporation is taxed and when passed through as stockholder dividends. However, corporations have the advantage of limited liability (but not total protection) from lawsuits. In order to form either a for profit or nonprofit corporation, "Articles of Incorporation" must be filed with the Bureau of Commercial Services in Lansing. For more information, call (517) 241-6470 or visit its Web page at <http://www.michigan.gov/cis>.

"S" Corporation - A special section of the Internal Revenue Code permits a corporation to be taxed as a partnership or sole proprietorship, with the profits taxed at the individual rather than corporate rate. To qualify as a "S" corporation, a business must meet certain requirements. For information about this status and how to apply, contact the IRS at (800) 829-3676 or visit its Web page at <http://www.irs.gov> for Form 2553 "Election of a Small Business Corporation." As with a "C" Corporation, "Articles of Incorporation" must also be filed with the Bureau of Commercial Services in Lansing. For more information, call (517) 241-6470 or visit its Web page at <http://www.michigan.gov/cis>.

"LLCs" and "LLPs" - The Limited Liability Company (LLC) is rapidly becoming a very popular form of business. An LLC combines select corporate and partnership characteristics while still maintaining its status as a legal entity distinct from its owners. As a separate entity, it can acquire assets, incur liabilities, and conduct business. As the name implies, it provides limited liability for the owners. LLC owners risk only their investment. Personal assets are not at risk. Owners of Limited Liability Companies are called "members." These are comparable to stockholders in a corporation or to limited partners in a limited partnership. The Limited Liability Partnership (LLP) is similar to the LLC with the exception that it is aimed at professional organizations. As with other forms of corporation, "Articles of Incorporation" must be filed with the Bureau of Commercial Services in Lansing. The members must also execute an operating agreement which defines the relationship between the company and its members. For more information, call (517) 241-6470 or visit its Web page at <http://www.michigan.gov/cis>.

Nonprofit Corporations - Nonprofit corporations are those formed in which members may not receive any profits of the corporation. A nonprofit corporation is formed under the Michigan Nonprofit Corporation Act. Some purposes for which nonprofit corporations are commonly formed are those involving religious, educational, and charitable activities.

Writing a Business Plan

Contact the Bureau of Commercial Services (517) 241-6470 or visit <http://www.michigan.gov/cis> for more information and for a schedule of non-profit seminars for new non-profits. For more information on federal tax exemptions for nonprofits, visit <http://www.irs.gov> and read Publication 557 "Tax Exempt Status for Your Organization."

An application for exemption from the Michigan sales tax may be obtained from the Michigan Department of Treasury at (517) 373-3200 or visit <http://www.treas.state.mi.us>. Nonprofits soliciting contributions from the public must register with the Michigan Attorney General's Charitable Trust Division (517) 373-1152 or visit <http://www.michigan.gov/ag>.

TIP: The Volunteer Accounting Service Team of Michigan has a "Getting Started" packet for nonprofit organizations. For more information call (313) 647-9620 or visit <http://www.vastmi.org>. For the latest nonprofit news, visit <http://www.michigannonprofit.com>.

WRITING A BUSINESS PLAN

After you've given some careful consideration to the business, you're ready to begin putting ideas on paper. That means preparing a business plan – a formal document explaining in some detail your plans to develop a financially successful business. If you think the business plan is just a lot of paperwork, think again. It's important for several reasons. Preparing a business plan forces you to think through every aspect of your business. If you need outside capital, the business plan will be one of the first things the lender or investor will want to see. A business plan also serves as an assessment tool for the owner. As you work your way through all the points of the business plan, you will have to continually reaffirm the viability of your business idea. As you grow the business, a plan will help you keep track of details and make sure the business is progressing as you intended. A typical business plan will contain the following components:

Introduction

- Give a detailed description of the business and its goals.
- Discuss the ownership and legal structure of the business.
- List the skills and experience you bring to the business.
- List the company's strengths and competitive advantages.

Marketing

- Identify the customer demand for your product/service.
- Discuss products/services offered.
- Identify your market, size, and location(s).
- Explain how your products/services will be advertised and marketed.
- Explain the pricing strategy.

Financial Management

- Explain the source and amount of initial equity capital.
- Develop a monthly operating budget for the next year.
- Develop an expected return on investment and monthly cash flow for the next year.

- Provide projected income statements and balance sheets for a two year period.
- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide "what if" statements that address alternative approaches to any problem that may develop.

Operations

- Explain how the business will be managed on a day-to-day basis.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease, or rent agreements.
- Account for the equipment necessary to produce your products/services.
- Account for production and delivery of products/services.

Concluding Statement

- Summarize your business goals and objectives.
- Express your commitment to the success of the business.

Once you have completed your business plan review it with a friend, colleague or professional business counselor, such as a SCORE or MI-SBTDC. Once you feel comfortable with the content and structure you will feel confident in providing it to a lender if you apply for financing. Remember, the business plan is a flexible document that should change as your business grows.

Who can assist with writing a business plan?

To many people, writing a business plan seems like a daunting task; however, there are resources to help with the process. Two SBA resource partners, the Michigan Small Business & Technology Development Centers (MI-SBTDC) and SCORE, offer free, one-on-one assistance with assembling business plans. They also offer seminars on business plan writing throughout the year.

ADDITIONAL TOOLS

SBA Small Business Classroom - The Small Business Classroom offers interactive, easily accessible courses on topics most in demand by small business clients. This digital strategy was designed to provide easy-to-use, electronic business courses, 24 hours a day. The Small Business Classroom can be accessed from SBA's home page at <http://www.sba.gov/training/courses.html>.

On-Line Library - Throughout its 53-year history, SBA has complimented its financial assistance programs with publications aimed at helping small business owners gain skills required to start, manage, and grow a small enterprise. The more than 50 publications include titles relating to financial management, management and planning, marketing, products/ideas/inventions, personnel management, and emerging business. Publications are available on-line at <http://www.sba.gov/training/library.html>.

Financing Your Business

Securing appropriate financing is key to any businesses success. But as many new entrepreneurs quickly discover, raising capital may not be easy; in fact, it can be a complex and frustrating process. However, if you are informed and have planned effectively, raising money for your business will not be a painful experience. This section focuses on preparing a small business owner for the lending process.

FINDING THE MONEY YOU NEED

Although this section focuses on commercial loans, there are several sources to consider when looking for financing. It is important to explore all of your options before making a decision.

- **Personal Savings:** The primary source of capital for most new businesses comes from savings and other forms of personal resources. While credit cards are often used to finance business needs, there may be better options available.
- **Family and Friends:** Many entrepreneurs look to private sources such as friends and family when starting out in a business venture. Often, money is loaned interest free or at a low rate, which can be very beneficial when getting started.
- **Banks and Credit Unions:** The most common source of funding, banks and credit unions may provide a loan if you can show that your business proposal is sound.
- **Venture Capitalists:** These firms help expanding companies grow in exchange for equity or partial ownership.

A Word About Grants

Unfortunately, there is much misinformation circulating about the availability of grant funds. SBA does not provide grants to individuals to help them start a business, nor does any other public or private source of which we are aware. Our advice to grant seekers is to save your money and avoid purchasing a book or software program about grants. All government grants are listed on the Internet, free of charge, in the Catalog of Federal Domestic Assistance at <http://www.cfda.gov>. SBA also provides links to other Federal agencies' grant resources at <http://www.sba.gov/financing/basics/grants.html>.

BORROWING MONEY

It is often said that small business people have a difficult time borrowing money. This is not necessarily true. Banks make money by lending money. However, the inexperience of many small business owners often prompts banks to deny loan requests. Requesting a loan when you are not properly prepared sends a signal to your lender: High Risk!

To be successful in obtaining a loan, you must be prepared and organized. You must know exactly how much money you need, why you need it, and how you will pay it back. You must be able to convince your lender that you are a good credit risk.

TYPES OF BUSINESS LOANS

Terms of loans may vary from lender to lender, but there are two basic types of loans: short-term and long-term.

Generally a short-term loan has a maturity of up to one year. These include working-capital loans, accounts receivable loans, and lines of credit. Long-term loans have maturities greater than one year but usually less than seven. Real estate and equipment loans have maturities of up to 25 years. Long-term loans are used for major business expenses such as purchasing land and real estate, construction, durable equipment, furniture and fixtures, vehicles, etc.

HOW TO WRITE A LOAN PROPOSAL

Approval of your loan request depends on how well you present yourself, your business, and your financial needs to a lender. Remember, lenders want to make loans, but they must be loans that will be repaid. The best way to improve your chances of obtaining a loan is to prepare a written proposal. A good loan proposal that you can take to the lender will contain the following elements:

General Information

- Business name and address and name and social security number of each principal.
- Amount required - the exact amount needed to achieve your purpose.
- Purpose of loan - exactly what the loan will be used for and why it is needed.

Business Description

- History and nature of the business.
- Ownership structure - details on your company's legal structure.

Management Profile

- Develop a short statement on each principal in your business; provide background, education, experience, skills, and accomplishments.

Market Information

- Clearly define your company's product and/or service as well as your market.
- Identify your competition and explain how your business competes.
- Profile your customers and explain how your business can satisfy their needs.

Financial Information

- Financial statements – balance sheets and income statements for the past three years. If you are starting out, provide a projected balance sheet and income statement.
- Personal financial statements on yourself and other principal owners of the business.
- Collateral you would be willing to pledge as security for the loan.

WHAT TO TAKE TO THE LENDER

Documentation requirements may vary; contact your lender for the information you must supply. Common requirements include the following:

- Purpose of the loan.
- History of the business.

Financing Your Business

- Financial statements for three years (existing businesses).
- Schedule of term debts (existing businesses).
- Aging of accounts receivable and payable (existing businesses).
- Projected opening-day balance sheet (new businesses).
- Lease details.
- Amount of investment in the business by the owner(s).
- Projections of income, expenses, and cash flow.
- Signed personal financial statements.
- Personal resumé(s).

HOW YOUR LOAN REQUEST WILL BE REVIEWED

When reviewing a loan request, the lender is primarily concerned with repayment. Loan officers judge loan applications based on what is commonly referred to as the five C's of Credit.

- **Character.** Lenders will order a copy of your credit report and look at debt repayment trends. They want to know simply if you pay your bills and if you pay them on time. If there are blemishes on your report, explain them. The major credit agencies are Experian (888) 397-3742 or <http://www.experian.com>, Equifax (800) 685-1111 or <http://www.equifax.com>, and Trans Union (800) 916-8800 or <http://www.transunion.com>.
- **Cash Flow.** Lenders will look at historical and projected cash flow statements to determine whether you will be able to repay the loan and still have money to adequately run the business. Include written justification for your projections in your loan proposal.
- **Collateral.** Collateral is an asset (something you own) which a lender may claim to satisfy a loan in the event the loan is not repaid according to the required terms. Often the assets purchased with the loan may serve as collateral. If the business does not have enough collateral, the bank will look to personal assets.
- **Capitalization.** Capitalization refers to the basic resources of the company including owner's equity, retained earnings, and fixed assets. You do not have to be fully capitalized to qualify for a loan.
- **Conditions.** Factors that affect the success of the company, yet are external to the business, will also be considered by the lender. Examples include government regulation, competition, and industry trends.

SBA LOAN PROGRAMS

The major concern for today's small business owners is access to capital and credit, and SBA is the largest source of long-term small business financing in the nation. The SBA's loan guarantee programs provide a key source of financing for viable small businesses that have real potential, but cannot qualify for loans from traditional sources. SBA guarantees, provided through private lenders and nonprofit lending institutions, give small business owners access to the same kind of reasonably priced long-

term financing available to large businesses by virtue of their size and economic clout.

Financing programs provided by SBA vary according to a borrower's financial need. SBA loans are made by private lenders and are guaranteed up to 85%. There are three principal players in an SBA guaranteed loan - the small business borrower, the private lender, and the SBA. First the lender determines whether a borrower's application is acceptable. If it is, the lender forwards the application and its credit analysis to SBA. After SBA review and approval, the lender makes the loan and disburses the funds to the borrower who, in turn, makes all payments to the lender. The following outlines the major programs offered by the SBA.

THE 7(A) LOAN GUARANTY PROGRAM

The 7(a) Loan Guaranty Program is the SBA's primary loan program. The SBA reduces risk to lenders by guaranteeing major portions of loans made to small businesses. This enables lenders to provide financing to small businesses when funding is otherwise unavailable on reasonable terms.

The eligibility requirements and credit criteria of the program are very broad in order to accommodate a wide variety of financing needs. When a small business applies to a lending institution for a loan, the lender reviews the application and decides if it merits a loan on its own or if it requires additional support in the form of an SBA guaranty. SBA backing on the loan is then requested by the lender. In guaranteeing the loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending institution for a portion of its loss. By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they would not otherwise obtain.

To qualify for an SBA guaranty, a small business must meet the 7(a) criteria, and the lender must certify that it could not provide funding on reasonable terms except with an SBA guaranty. The SBA can guarantee as much as 85% on loans up to \$150,000 and 75% on loans greater than \$150,000. The maximum guaranty is \$1,500,000 and the maximum loan size is \$2,000,000.

How Do I Apply for the SBA Guaranty?

The process is simple.

1. Borrowers should first approach their bank of choice (in Michigan nearly every bank in the state is approved to work with SBA), complete and submit a commercial loan application for initial review.
2. The lender will review the application and decide whether to apply for an SBA guaranty.
3. Lender submits an application to SBA.
4. After SBA approval, the lending institution closes the loan and disburses the funds. All monthly loan payments are made directly to the lender.

As with any loan, you are responsible for repaying the full amount of the loan. There are no balloon payments,

SBA's Loan Guaranty Programs

application fees or points permitted with the 7(a) loans. Repayment plans may be tailored to each borrower.

What Makes Someone a Good Candidate for the SBA Guaranty?

While SBA does not have finite criteria to automatically qualify someone for the SBA guaranty, typically it is used for businesses on the border between too "high risk" and bankable.

When a bank applies for the SBA guaranty, it is certifying to SBA that it would not offer this loan without the guaranty. Therefore the SBA guaranty is the difference between getting a loan and not getting a loan. While it cannot make a weak business more bankable, it is especially helpful for new business owners, those with weak collateral, and those with tight cash flow projections.

Use of Proceeds

You can use a 7(a) loan to: expand or renovate facilities; purchase machinery, equipment, fixtures and leasehold improvements; finance receivables; augment working capital; refinance existing debt with compelling reason; finance seasonal lines of credit; construct commercial buildings; and/or purchase land or buildings.

Terms, Interest Rates and Fees

The length of time for repayment depends on the use of the proceeds and the ability of your business to repay; usually 5-10 years for working capital, and up to 25 years for fixed assets such as the purchase or major renovation of real estate or purchase of equipment, not to exceed the useful life of the asset. Both fixed and variable interest rates are available. Rates are capped at no more than 2.25% over the lowest prime rate (as published in the Wall Street Journal) for loans with maturities of less than seven years and up to 2.75% for seven years or longer. For loans under \$50,000, rates may be higher.

The SBA charges the lender a one-time fee to provide a guaranty, and the lender may pass this charge on to you. The fee varies depending upon the amount and maturity of the loan and the dollar amount that SBA guarantees. Guaranty fees are calculated based on the guaranteed portion of the loan only. Your lender can provide information on SBA's current fee structure.

Collateral

You must pledge sufficient assets to the extent that they are reasonably available to adequately secure the loan. Personal guarantees are required from all the principal owners of the business. Liens on personal assets of the principals may be required. However, in most cases a loan will not be declined where insufficient collateral is the only unfavorable factor, if all available collateral is offered.

Eligibility

Your business generally must be operated for profit and fall within the size standards set by SBA. The SBA determines if the business qualifies as a small business based on the average number of employees during the preceding 12 months or on sales averaged over the previous three years.

Loans cannot be made to businesses engaged in speculation or investment.

Maximum size standards:

- Manufacturing - Generally not more than 500 employees, but in some cases up to 1,500 employees
- Wholesale - not more than 100 employees
- Retail or Service - Average (3 year) annual sales or receipts of not more than \$6.0 million to \$29.0 million, depending on business type
- Construction - Average (3 year) annual sales or receipts of not more than \$12.0 million to \$28.5 million, depending on the specific business type

What SBA Looks for

- Good character
- Management expertise and commitment necessary for success
- Sufficient funds, including the SBA guaranteed loan, to operate the business on a sound financial basis (for a new business, this includes the resources to meet start-up expenses and the initial operating phase)
- Feasible business plan
- Adequate equity or investment in the business
- Sufficient collateral
- Ability to repay the loan on time from the projected operating cash flow

SPECIALIZED PROGRAMS UNDER 7(A)

There are a number of special loan programs under the 7(a) program that address specific needs of start-up or established businesses. They are governed for the most part, by the same rules as the regular 7(a) loan guaranty. Your lender can advise you of any variations.

SBAExpress

SBAExpress is available for loans up to \$350,000. The program authorizes SBA lenders to use mostly their own forms, analysis and procedures to process, service and liquidate SBA guaranteed loans. The SBA guarantees up to 50% of an SBAExpress loan. Like most 7(a) loans, maturities are usually five to seven years for working capital and up to 25 years for real estate and equipment. Revolving lines of credit are allowed for a maximum of five years. Please see page 10 for a list of SBAExpress lenders.

CommunityExpress

This program for loans of \$250,000 or less couples technical assistance with financial assistance. Before securing the loan, borrowers work with local business counselors to help increase their chances of success. This program was developed to help revitalize low income areas (as designated by Census Bureau) through business investment; therefore, eligible businesses must be located in one of these pre-designated geographic areas. Call the Michigan District Office for the nearest bank that offers this program.

CAPLines

The CAPLines program is designed to help small business owners meet their short-term and cyclical working capital financing needs. There are five loan programs under the

SBA's Loan Guaranty Programs

CAPLines umbrella which may be used to finance seasonal working capital needs; finance direct costs for construction, service, and supply contracts; and finance operating capital by obtaining advances against existing inventory and accounts receivable; and/or consolidate short-term debt.

Export Working Capital Program

The Export Working Capital Program (EWCP) provides pre- or post- shipment working capital financing for export activities. It is transaction-based and can be a revolving line of credit or structured for each purchase order, shipment, or contract. The loan funds may be used for pre-shipment inventory, materials and labor, financing foreign receivables, and standby letters of credit used for performance bonds, bid bonds, or payment guarantees to foreign buyers. The loan may not be used for refinancing, fixed assets, marketing, or setting up operations abroad. With EWCP, SBA will guaranty up to 90% of the loan amount up to \$1,666,666 with a maximum loan amount of \$2,000,000. The maturity is typically 12 months or less and SBA's guaranty fee is 1/4 of one percent of the loan guarantee extended to the lender. For more information, please call our Senior International Credit Officer John O'Gara at (313) 226-3670.

ExportExpress

SBA ExportExpress helps small businesses that have exporting potential, but need funds to buy or produce goods, and/or to provide services, for export. With ExportExpress, SBA will guaranty up to 85% of the loan amount up to \$150,000 and 75% for loans more than \$150,000 up to a maximum loan amount of \$250,000. The maximum loan amount under ExportExpress is \$250,000. Loan proceeds may be used to finance export development activities such as:

- Participation in a foreign trade show;
- Translation of product brochures or catalogues for use in overseas markets;
- General lines of credit for export purposes;
- Service contracts from buyers located outside the United States;
- Transaction-specific financing needs associated with completing actual export orders;
- Purchase of real estate and equipment to be used in production of goods or services which will be expansion,
- Provide term loans and other financing to enable small business concerns, including export trading companies and export management companies, to develop foreign markets; and/or
- Acquire, construct, renovate, modernize, improve or expand productive facilities or equipment to be used in the United States in the production of goods or services involved in international trade.

Prequalification Program

The SBA Prequalification loan program was developed to provide substantive support and assistance with the loan application process. It uses intermediary organizations to assist prospective women, minority, or disabled borrowers to develop viable loan application packages for loans under \$250,000. The key innovation of this program is that

applicants work with organizations that are experts in preparing loan packages and business plans that meet lender and SBA criteria. Unlike SBA's other guaranty programs, after completing the loan proposal the applicant (through the intermediary) submits the proposal directly to SBA for consideration. If SBA approves the application, the borrower is issued a letter of pre-commitment which he or she may then take to the lender of their choice. To be eligible, a prospective business must be 51% or more owned by a woman, minority, or disabled individual(s). The intermediaries in Michigan are as follows:

Center for Empowerment and Economic Development

2002 Hogback Road, Suite 12
Ann Arbor, MI 48105
P (734) 677-1400/Fax (734) 677-1465
Offers women and minority programs for Hillsdale, Jackson, Lenawee, Livingston, Macomb, Oakland, Washtenaw, and Wayne counties (excluding the city of Detroit).

Cornerstone Alliance

38 West Wall Street, PO Box 428
Benton Harbor, MI 49023-0428
P (616) 925-6100/Fax (616) 925-4471
Offers women and minority programs locally.

Certified and Preferred Lenders

SBA's most active and expert lenders qualify as Certified and Preferred Lenders. Participants are delegated partial or full authority to approve loans which results in faster service. Certified lenders that have been heavily involved in regular SBA loan-guaranty processing and have met certain other criteria receive partial delegation of authority and are given a three-day turnaround on their applications. Preferred lenders are chosen from among the SBA's best lenders and enjoy full delegation of lending authority. This authority must be renewed at least every two years and each lender's portfolio is examined by the SBA periodically. See list on page 10.

504 LOAN PROGRAM

504 is the SBA's economic development instrument that supports American small business growth and helps communities through business expansion and job creation. The SBA 504 loan program provides long-term, fixed-rate, subordinated mortgage financing for acquisition and/or renovation of capital assets including land, buildings, and equipment.

The SBA's 504 lending intermediaries, Certified Development Companies (CDCs), serve your community to finance business expansion needs through 504. Its professional staff works directly with you to tailor a financing package that meets program guidelines and the credit capacity of your business. The 504 loan program is the first national financing program specifically designed for expanding small business whose investment will create jobs. For more information, contact the Michigan District Office at (313) 226-6075 or contact the nearest CDC as listed:

Economic Development Foundation-Certified

1345 Monroe NW, Suite 132
Grand Rapids, Michigan 49505
P (888) 330-1776/F (616) 458-5736

SBA's Loan Guaranty Programs

Growth Finance Corporation

4747 West 48th Street
Fremont, MI 49412
P (231) 924-7461/F (231) 924-4860

Lakeshore 504 - South Office

272 East 8th Street
Holland, Michigan 49423
P (616) 392-9633/F (616) 392-7379

Lakeshore 504 - North Office

One South Harbor Drive
Grand Haven, Michigan 49417
P (616) 846-3153/F (616) 842-0379

Metropolitan Growth and Development Corp.

600 Randolph Street, Third Floor

Detroit, Michigan 48226

P (313) 224-0820/F (313) 224-8458

Michigan Certified Development Company

912 Centennial Way, Suite 300
Lansing, Michigan 48917
P (517) 886-6612/F (517) 886-6619

Oakland County Business Finance Corporation

1200 N. Telegraph
Executive Office Building
Pontiac, Michigan 48341
P (248) 858-0879/F (248) 975-9555

SEM Resource Capital

170 College Avenue, Suite 260
Holland, Michigan 49423
P (616)396-8591/F (616) 355-5485

Preferred and Express Lenders Serving Michigan

The following made at least one SBA loan during FY 2003-2004.

Preferred Lenders

Ann Arbor Commerce Bank*
Banco Popular*
Bank of Michigan
Bank One*
Brighton Commerce Bank*
Business Loan Center
Capitol National Bank*
CIT Small Business Lending
Citizens Bank*
Comerica Bank*
Community South Bank
Detroit Commerce Bank*
Fifth Third Bank*
GE Capital Small Business Finance
Huntington National Bank*
Irwin Union Bank*
LaSalle Bank (formerly Standard Federal)*
Kent Commerce Bank*
KeyBank*
Macomb Community Bank*
Muskegon Commerce Bank*
National City*
Newtek Small Business Finance*
Oakland Commerce Bank*
Paragon Bank & Trust*
Portage Commerce Bank*
Republic Bank*
Stearns Bank
U.S. Bank*
United Bank of Michigan*
United Midwest Savings Bank
Unizan Bank*
UPS Capital Business Credit
Wachovia Small Business Capital*
Wells Fargo Bank*

Regular Lenders

1st Source Bank
Abington Savings Bank
American Express Centurion Bank*
Bank of America
Bank of Lenawee

Bank of Northern Michigan
Bank of Washtenaw
Bay Bank
Branch Banking and Trust Company
Business Lenders
Capitol Bancorp
Capital One*
Centier Bank
Central State Bank*
Century Bank and Trust*
Charter One Bank*
Chelsea State Bank
Chemical Bank and Trust*
Chemical Bank Shoreline*
ChoiceOne Bank
Citizens First Savings Bank*
Citizens National Bank*
Clarkston State Bank
Commercial Bank*
Community South Bank
Community Bank of Dearborn
Community Central Bank
Community Shores Bank
CoVantage Credit Union*
Eastern Michigan Bank
First Defiance Financial Bank
First Federal of Northern Michigan
First Independence National Bank
First National Bank of Iron Mountain
Firstar Bank
Firstbank - Saint Johns
Flagstar Bank
Founders Trust Personal Bank
Franklin Bank*
G.W. Jones Exchange Bank
Grand Bank
Grand Haven Bank*
Greenville Community Bank
Heartland Business Bank
Hillsdale County National Bank*
Huron Community Bank*
Independence Bank
Innovative Bank
Ionia County National Bank*
Keweenaw Financial Corp.
Keystone Community Bank*

Macatawa Bank*
Mason State Bank*
Matrix Capital Bank
Mercantile Bank of West Michigan*
Metrobank*
MFB Financial
Michigan Heritage Bank
Monarch Community Bank
Monroe Bank & Trust
NCB Savings Association
New Liberty Bank
North Country Bank and Trust
Northern Michigan Bank
Northpointe Bank
Northwestern Bank*
Old Mission Bank*
Oxford Bank*
Paramount Bank
Peoples State Bank
Seaway Community Bank
Shorebank BIDCO
Sky Bank*
Small Business Loan Source
Southern Michigan Bank & Trust
State Bank of Escanaba
Stephenson National Bank & Trust
Summit Community Bank
Superior National Bank and Trust
TCF Bank*
Temecula Valley Bank
The First National Bank of Negaunee
The First National Bank of St. Ignace
The Honor State Bank*
The Peninsular Bank
The Provident Bank
The State Bank
The State Savings Bank*
Tri-County Bank
United Bank & Trust
Unity Bank
Warren Bank
West Michigan Community Bank
Wisconsin Business Bank
Zions Bank*

*denotes SBAExpress lenders

SBA's Loan Guaranty Programs

SEM Resource Capital

17177 N. Laurel Park Drive, Suite 360
Livonia, Michigan 48152
P (734) 464-4418/F (734) 464-4419

MICROLOANS

The Microloan program provides small loans ranging from under \$500 to \$35,000. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the loans directly to entrepreneurs. Proceeds can be used for typical business purposes such as working capital, machinery and equipment, inventory and leasehold improvements. Interest rates are negotiated between the borrower and intermediary. The average loan size is \$10,000. For more information, contact the Michigan District Office at **(313) 226-6075** or contact the microlender serving your area.

Center for Empowerment and Economic Development

2002 Hogback Road, Suite 12
Ann Arbor, MI 48105
P (734) 677-1400/F (734) 677-1465
Covers Hillsdale, Jackson, Lenawee, Livingston, Macomb, Oakland, Washtenaw, and Wayne counties (excluding the city of Detroit).

Kent Area Microbusiness Loan Services

233 E. Fulton, Suite 101
Grand Rapids, MI 49503
P (616) 771-6880/F (616) 771-8021
Covers Kent County.

Northern Initiatives

Northern Michigan University
University Center, Suite 1104
1401 Presque Isle Avenue
Marquette, MI 49855
P (906) 228-5571/F (906) 228-5572
Covers the Upper Peninsula.

Rural Michigan Intermediary Relending Program

121 E. Front Street, Suite 201
Traverse City, MI 49684
P (231) 941-5858/F (231) 941-4616
Covers the northern half of the Lower Peninsula.

SMALL BUSINESS INVESTMENT COMPANIES (SBIC)

Equity funding is one of several alternatives to traditional bank financing available to smaller businesses. The Small Business Investment Companies program (SBIC) fills the gap between the availability of venture capital and the needs of small businesses that are either starting or growing. Licensed and regulated by SBA, SBICs are privately owned and managed investment firms that make capital available to small businesses through investments or loans. They use their own funds plus funds obtained at favorable rates with SBA guaranties and/or selling their preferred stock to SBA. SBICs are for-profit firms whose incentive is to share in the success of a small business. In addition to equity capital and long-term loans, SBICs provide debt-equity investments and management assistance.

The SBIC program provides funding to all types of manufacturing and service industries. Some investment companies specialize in certain fields, while others seek out small businesses with new products or services because of 2006 Michigan Small Business Sourcebook

the strong growth potential. Most, however, consider a wide variety of investment opportunities.

There are two types of SBICs, the "regular" SBICs and SSBICs-Specialized Small Business Investment Companies, targeted toward the need of entrepreneurs who have been denied the opportunity to own and operate a business because of social or economic disadvantage. For more information, contact the Michigan District Office at **(313) 226-6075** or call any of these SBICs or SSBICs.

EDF Ventures, LP

425 North Main Street
Ann Arbor, MI 48104-1147
P (734) 663-3213/F (734) 663-7358
Mary Campbell, Contact
E-mail: lmarler@edfvc.com

InvestCare Partners, LP

32330 W. 12 Mile Road
Farmington Hills, MI 48334
P (248) 489-9000/F (248) 489-8819
Malcolm Moss, Manager
E-mail: lshipley@beringea.com

Merchants Capital Partners, LP

24 Frank Lloyd Wright Drive
Lobby L, 4th Floor
Ann Arbor, MI 48106
P (734) 994-5505/F (734) 994-1376
Pat Beach, G. Cohen, Ross Martin, Managers
E-mail: jwesner@merchantscapitalpartners.com

North Coast Technology Investors, LP

206 S. Fifth Avenue, Suite 550
Ann Arbor, MI 48104-0648
P (734) 662-7667/F (734) 662-6261
Hugo Braun or Lindsay D. Aspegren
E-mail: hugo@northcoastvc.com

TD Lighthouse Capital Fund, LP

303 Detroit Street, Suite 301
Ann Arbor, MI 48104
P (203) 629-8700/F (203) 629-9293
Joan Neuscheler, Contact
E-mail: mmcleish@tullisdickerson.com

White Pines Limited Partnership I

900 Victor's Way, Suite 280
Ann Arbor, MI 48108
P (734) 747-9401/F (734) 747-9704
Ian Bund, President; E-mail: tcox@whitepines.com

Specialized Small Business Investment Companies

Dearborn Capital Corp

c/o Ford Motor Credit Corporation
The American Road
Dearborn, MI 48121
P (313) 337-8577/F (313) 390-3783
William Lang, President
E-mail: dhurt@ford.com

Shorebank Capital Corporation

228 West Washington Street
Marquette, MI 49855
P (906) 228-6080/Fax (906) 228-5572
Kathryn J. Polansky, President
E-mail: alan_keaton@sbk.com

Government Regulations and Your Business

Just because your business is small, does not mean it is exempt from local, state, and federal regulations. Avoid the temptation to ignore regulatory details. Doing so may avert red tape in the short term, but it could be an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market.

Below is a list of the most common requirements that affect small businesses, but it is by no means exhaustive. Many regulations vary by industry so carefully investigate the regulations that will affect you. For example, if you are in the food service industry, you will have to deal with the health department; if you use chemical solvents, you will have environmental regulations to meet. Lack of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

TIP: Have a legal or regulatory question? Visit Business.gov Web site at <http://www.business.gov> to find the answers to your questions and links to local resources. The State of Michigan has a site for start-up businesses at <http://michigan.gov/beyourownboss>. This interactive tool allows new business ventures to file their business entity and register for applicable state taxes on-line.



BUSINESS LICENSES

While there is no such thing as a “small business license” in Michigan, some occupations, professions, and business activities require certification or licensing. You may check the Michigan Economic Development Corporation (MEDC) Web site at <http://medc.michigan.org> for licensing and permit information (Look for “License Search” under “Our Services” section). Business owners may also call the MEDC at (888) 522-0103. Also check with the county and/or city clerk to determine if any local licenses or registrations exist.

REGISTERING A BUSINESS NAME

Since there is no one agency where all businesses must register, where you register your business will depend on the legal structure (see page 4). If your business is a sole proprietorship or a general partnership and you are doing business under a different name, you must file a “Certificate of Assumed Name” with the county clerk.

To register the business name as a corporation, limited partnership or limited liability company, contact the Department of Labor & Economic Growth at (517) 241-6470 or visit its Web site at <http://www.michigan.gov/cis>. For information on how a corporation receives Subchapter S status, contact the IRS at (800) 829-3676. See the discussion on page 4 for more information.

BUSINESS INSURANCE

Like home insurance, business insurance protects the contents of your business against fire, theft, and other losses. It is wise to discuss your business insurance needs with your insurance agent or broker. It is prudent for any business

to purchase a number of basic types of insurance. Some types of coverage are required by law, others simply make good business sense. Common types of insurance may include liability, property, business interruption, “key man,” automobile, officer/director, and home office. For more guidance, contact your insurance agent or broker.

BUILDING CODES, PERMITS AND ZONING

It is important to consider zoning regulations when choosing a site for your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district. Contact the city or municipality in which the business is located for detailed information. Also, part of the building code is a Barrier Free Design policy. This policy ensures that all facilities used by the public are accessible by all individuals. For additional information, contact the Michigan Department of Labor & Economic Growth, Bureau of Construction Codes and Fire Safety, Plan Review Division (517) 241-9328 or visit <http://www.michigan.gov/cis>.

BAR CODING

GS1 US (formerly the Uniform Code Council, Inc. - not a government agency) assigns a manufacturer’s ID code for the purposes of bar coding. Many stores require bar coding on the packaged products they sell. For additional information, contact: GS1 US Customer Service, 7887 Washington Village Drive, Suite 300, Dayton, Ohio 45459; P (937) 435-3870 or visit its Web site at <http://www.gs1us.org>.

HAZARDOUS SUBSTANCE CONSIDERATIONS

Use of hazardous substance in business is highly regulated and there are steep fines for non-compliance. If your company is involved in activities that may affect the environment, you may need permits issued by the Department of Environmental Quality (800) 292-4706. Also check with county and local authorities about permits and licensing. For asbestos and small business issues contact the U.S. Environmental Protection Agency at (800) 621-8431. The small business environmental home page for the EPA is <http://www.smallbiz-enviroweb.org>.

BUSINESS TAX INFORMATION

Understanding your federal, state, and local tax obligations is important for every business owner. Since taxes can be confusing, you may want to consult an accountant or other tax expert to help you determine the obligations for your particular business. This list is meant to serve only as a guideline.

☒ Federal Taxes

All businesses are required to pay taxes to the federal government. The legal structure, whether there are employees, and the type of business determines which taxes apply and the time-line of payment. Most businesses are required to make regular payments of estimated tax throughout the year. To learn more, you may wish to read the IRS Publication 583 “Starting a Business and Keeping Records.” To determine federal tax liability, establish a payment schedule and obtain the necessary forms, contact the IRS at (800) 829-3676 or visit <http://www.irs.gov>.

Government Regulations and Your Business

Employer Identification Number - Also known as a Federal Tax ID number, any business with employees (or meeting other criteria defined on the IRS Web page) must file for an Employer Identification Number (Form SS-4). Form SS-4 may be downloaded from [http://www.irs.gov](http://www.irs.gov/businesses) (businesses section), ordered through IRS's Fax-on-Demand service (703) 368-9694, ordered by phone from (800) 829-3676, or may be obtained from an IRS office. Form SS-4 is also included with the IRS Business Tax Kit. IRS Publication 1365, "Understanding your EIN," also provides information on the EIN. To receive your EIN electronically, consult <http://www.irs.gov>.

Self-Employment Tax - Self-employed individuals earning more than \$400 must report their earnings on Schedule SE (Self Employment Tax) regardless of whether they owe any income tax. Self employed individuals must also complete Form 1040 and Schedule C (Profit or Loss from Business). These forms may be obtained from the IRS's Web page <http://www.irs.gov>.

TAXPAYER ASSISTANCE

The Taxpayer Education & Communication (TEC) unit is a part of the Small Business/Self-Employed operating division of the IRS. The TEC unit provides customer focused products, services and assistance to small business owners, including workshops to educate small business owners about their federal tax responsibilities. If you are interested in attending a workshop or would like TEC to speak to your business organization, contact the TEC hotline at (313) 628-3740 or (616) 235-2388. IRS also has a Web site geared towards small business owners; the address to the Small Business/Self-Employed Web site is <http://www.irs.gov/smallbiz>. The Web site provides answers to often asked questions, tax tips, a tax calendar, and other business information.

☒ Michigan Taxes

In Michigan, businesses may register for taxes by filling out Form 518 "Registration for Michigan Taxes." This form allows a business to register for sales, use or withholding taxes, the single business tax, motor fuel or tobacco products tax. To obtain a form, call the Michigan Department of Treasury at (800) 367-6263 or (517) 373-3200 or visit <http://www.michigan.gov/treasury>.

Sales Tax - Anyone who engages in retail sales of tangible personal property from a Michigan location needs a sales tax license. The Michigan sales tax is currently 6% of sales receipts. All businesses liable for sales tax should file a license application with the Sales, Use and Withholding Division of the Michigan Department of Treasury. Contact (800) 367-6263 or (517) 636-4730 an application.

Single Business Tax - This Michigan tax is a modified value-added tax. Businesses with annual gross receipts of less than \$350,000 are not liable for the SBT levied by the Michigan Department of Treasury. For more information, contact the Single Business Tax Division of the Michigan Department of Treasury at (517) 636-4700.

☒ LOCAL TAXES

For information on local tax obligations, call your city or township treasurer and ask what is required of your business.

Electronic Federal Tax Payment System (EFTPS)

This free electronic tax payment system offered by the U.S. Treasury gives businesses the convenience of making ALL their federal payments by phone or personal computer using free Windows®-based software, 24 hours a day, 7 days a weeks, from home or office. With a phone or computer, businesses initiate their tax payments at least one calendar day before their taxes are due. On the due date the funds automatically move to EFTPS. Taxpayers can also use EFTPS through a program offered by financial institutions. After EFTPS processes the enrollment form, you will receive a conformation package that contains all the information you need to use the system. Enrollment forms may be obtained by calling (877) 555-8778 or visiting <http://www.eftps.gov>.

HIRING EMPLOYEES

The following items may apply to any business owner with employees, whether it is a start-up or a growing business. If you are a corporation, remember that anyone performing services for the corporation is considered an employee (even the "owner"). One Web site employers may find helpful is <http://www.irs.gov/businesses/small/index.html>.

Immigration Act - The Immigration Reform and Control Act of 1986 requires all employers to verify the employment eligibility of all new employees. The U.S. Citizenship & Immigration Services makes available a "Handbook for Employers" which provides step-by-step instructions on completing the "Employer Eligibility Verification" Form I-9, which is required by law when hiring new employees. For information call U.S. Citizenship & Immigration Services at (800) 375-5283 or for Michigan forms call (800) 870-3676.

Income Tax Withholding - Payroll Taxes

IRS (800) 829-3676

<http://www.irs.gov>

Michigan (800) 367-6263

<http://www.michigan.gov/treasury>

Federal Social Security Tax (FICA)

IRS (800) 829-1040

<http://www.irs.gov>

Federal Unemployment (FUTA)

IRS (800) 829-3676

<http://www.irs.gov>

Michigan Unemployment Tax

Michigan (800) 638-3994

<http://www.michigan.gov/uia>

All employers must register with the Michigan Unemployment Insurance Agency even if the business is not liable. For a *Michigan Employer Handbook*, send a check or money order for \$15 to UC Handbook, Cadillac

Government Regulations and Your Business

Place, 3024 W. Grand Blvd., Suite 13-600, Detroit, Michigan 48202; (800) 638-3994 or check its Web site at http://www.michigan.gov/documents/ua_eh-order_3101_7.pdf.

TIP: A Small Business Handbook from the U.S. Department of Labor addresses such topics as: employee benefits, safety and health standards, wages, hours, and other workplace standards. To view a copy of this publication, visit <http://www.dol.gov/asp/programs/guide.htm>.

Workers' Compensation

Workers' compensation is the responsibility of the employer. Benefits are paid either directly by the employer or through an insurance company. All employers that regularly employ three or more part-time employees at one time, or employ one or more persons for at least 35-hours per week for at least 13-weeks during the preceding 52-weeks, are required to have workers' compensation insurance.

There is a publication available to help business owners understand Michigan's workers' compensation system, the *Michigan Workers' Compensation Guide*. To obtain a copy of this publication, contact the Michigan Economic Development Corporation (517) 373-9808 or check its Web site at <http://medc.michigan.org/services/workerscomp/>

New Hire Reporting

A provision of the Federal Welfare Reform Act requires employers to report to the Michigan Department of Treasury basic information on all newly hired employees within 20 days of hiring. For further information or to obtain forms, contact the Michigan New Hire Operations Center at (800) 524-9846 or visit its Web site at <http://www.newhire-usa.com/mi>.

WORKPLACE PROGRAMS

Occupational Safety and Health Administration (OSHA):

For a complete set of safety and health standards, contact the Michigan OSHA at (517) 322-1814 or visit them on the Web at <http://www.michigan.gov/cis/0,1607,7-154-11407--,00.html>.

Minimum Wage: For federal information, contact the U.S. Department of Labor in Detroit at (313) 226-7447 or Grand Rapids at (616) 456-2004. For state information, contact the Michigan Department of Labor & Economic Growth at (517) 322-1825.

American with Disabilities (ADA): For assistance or clarification with the ADA, call (800) 514-0301 or visit them on the Web at <http://www.usdoj.gov/crt/ada/>.

Drug-Free Workplace: For information about programs to make the workplace drug/alcohol free, contact the Substance Abuse and Mental Health Services Administration at (240) 276-2000 or visit them on the Web at <http://www.samhsa.gov>.

Affirmative Action and Equal Employment Opportunity:

For public information posters and information, contact the Michigan Department of Civil Rights at (313) 456-3700 or check its Web site at <http://www.michigan.gov/mdcrl/>.

INTELLECTUAL PROPERTY PROTECTION

Patents and Trademarks - Business owners may also need to secure a patent or trademark to protect their product or service. Trademarks and servicemarks used in Michigan may be registered with the state for ten years with the Corporation Division, Bureau of Commercial Services, Department of Labor & Economic Growth at (517) 241-6470. The registration fee is \$50. For information on federal registration of a patent or trademark, call the U.S. Patent and Trademark Office at (800) 786-9199 or consult its Web site at <http://www.uspto.gov>.

Copyrights - A copyright prevents illegal copying of written matter, works of art, or computer programs. To ensure copyright protection, you should always include notices on all copies of the work. Registration information may be obtained from the Register of Copyrights, Library of Congress at (202) 707-5959 or consult its Web site at <http://www.copyright.gov>.

ACCOUNTING ASSISTANCE

To find an accountant in your area, check with the Michigan State Board of Accountancy (517) 241-9249 or visit the Michigan Association of CPA's Web site at <http://www.michcpa.org>.

LEGAL ASSISTANCE

For information on hiring an attorney or for assistance in locating an attorney with business experience, contact the State Bar of Michigan lawyer referrals service (800) 968-1442 or visit <http://www.michbar.org>.

FRANCHISING

Franchisees have been active participants in the SBA's small business loan program for years. Since 1993, SBA has guaranteed loans for more than 42,500 franchises in nearly 1,400 franchise systems. The amount guaranteed by SBA exceeds \$12 billion.

There are primarily two forms of franchising: 1) product/trade name franchising and 2) business format franchising. In the simplest form, while you own the business, its operation is governed by the terms of the franchise agreement. For many, this is the chief benefit of franchising. You are able to capitalize on a business format, trade name, trademark and/or support system provided by the franchisor. This is known as "product/trade name" franchising. "Business format" franchising is a broader form of franchising where an ongoing relationship exists between the two parties. Business format franchises often provide a full range of services and expertise, including site selection, training, management guidance, product supply, marketing plans and even assistance in obtaining financing. The franchisee brings to the franchise operation the entrepreneurial spirit and drive necessary to make the franchise a success.

Doing Business With the Federal Government

There are more than 3,000 franchised businesses covering nearly every conceivable industry. The challenge is to decide on one that both interests you and is a good investment. Many franchising experts suggest that you comparison shop by looking at multiple franchise opportunities before deciding on the one that's right for you.

Some of the things you should look at when evaluating a franchise: profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry.

If you are concerned about the risk involved in a new, independent business venture, then franchising may be the best business option for you. Remember that hard work, dedication, and sacrifice are key elements in the success of any business venture, including a franchise.

For more information and to download a copy of the *Small Business Entrepreneur's Checklist*, go to <http://www.sba.gov/starting/textonly/indexworkshops.html> and click on "Workshop-Franchise."

DOING BUSINESS WITH THE FEDERAL GOVERNMENT

Minority Enterprise Development - 8(a)

The 8(a) program is a business development program for small businesses owned, managed, and controlled by individual(s) who are socially and economically disadvantaged, and which have the capacity and capability to sell products and services directly to the federal government.

Through the 8(a) program, SBA acts as a prime contractor and enters into contracts directly or indirectly, with other federal agencies, negotiating subcontracts with small companies in the 8(a) program at prices which enable the firms to perform the contract and earn a profit. SBA must assure procurement agencies that the 8(a) contractor can deliver quality products and services in a timely manner, at prices which are "fair and reasonable" to the government.

To participate in the program, a business must be at least 51% owned and operated by an individual who is a socially and economically disadvantaged citizen of the United States. The firm must also meet SBA's size standards and must have been established for two years before applying.

Social disadvantage is defined as individuals who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. Without evidence to the contrary, the following individuals are presumed to be socially disadvantaged: Black Americans, Native Americans, Hispanic Americans, Asian Pacific Islanders, and Subcontinent Asian Americans.

Economic disadvantage is defined as individuals who are socially disadvantaged and whose ability to compete in the free enterprise system has been impaired due to diminished capital and credit opportunities, as compared to others in the same or similar line of business and competitive market area who are not socially disadvantaged.

Information on the 8(a) and Small Disadvantaged Business Certification programs (see below) is provided by the SBA at an orientation session held the 1st Wednesday of each month at the McNamara Federal Bldg., 477 Michigan Ave., Room 895, Detroit. For more information, please call SBA at (313) 226-6075 and ask to speak to an MED Business Development Specialist or visit <http://www.sba.gov/businessop/programs/8a.html>.

Small Disadvantaged Business (SDB) Certification

To qualify as an SDB, a firm must be owned and controlled by one or more individuals who are socially and economically disadvantaged. Congress has directed that individuals who are members of certain ethnic groups are presumed to be disadvantaged. Other persons can also qualify by establishing their disadvantaged status. In the past, the government has relied on self-certification for purpose of SDB eligibility, which allowed firms to identify themselves as meeting the requirements for certification. Under the current regulations, before a small business concern can become eligible to receive benefits as an SDB, it must be certified as an SDB by SBA. The SDB certification qualifies a small disadvantaged business to represent themselves as an SDB to the government and prime contractors. For more information, go to <http://www.sba.gov/sdb/index.html>.

GOVERNMENT CONTRACTING

The federal government is the largest buyer in the world. Small businesses are often at a disadvantage when trying to win federal contracts, but the SBA can help overcome the barriers. Working closely with federal agencies and the nation's leading large contractors, the SBA works to ensure that small businesses obtain a fair share of government contracts and subcontracts. The SBA has a number of programs to help small firms do business with the federal government.

Most government agencies have a small business goal of 23 percent for small businesses; which is broken down further, with 5 percent for women-owned, 5 percent for SDBs, 5 percent for HUBZones, and 3 percent Service Disabled Veterans (SDVs).

Central Contractor Registration (CCR)/Dynamic Small Business Search (DSBS) (formerly PRO-Net)

The integration of PRO-Net and DOD's CCR databases has created one portal for entering and searching small business sources. The CCR is the primary vendor database for the U.S. Federal Government. The CCR collects, validates, stores and disseminates data in support of agency acquisition missions. Both current and potential government vendors are required to register in CCR in order to be awarded contracts by the government. This integration assists small businesses with marketing their goods and

Doing Business With the Federal Government

services to the federal government and large prime government contractors. Procuring agencies and contracting officers who relied on PRO-Net as the authoritative source for vendors will now access this information through the CCR/DSBS. CCR/DSBS is also linked to <http://www.FedBizOpps.gov>, many federal agency home pages, and other sources of procurement information. Visit CCR/DSBS at <http://www.ccr.gov>.

FedBizOpps.gov

FedBizOpps.gov (<http://www.fedbizopps.gov/>) is the single government point-of-entry for federal government contract opportunities over \$25,000. Government buyers are able to publicize their requirements by posting information directly to FedBizOpps via the Internet. Through FedBizOpps, companies seeking federal contracts for their products and services can search, monitor, and retrieve opportunities solicited by the federal government.

Prime Contracts Program

Through the Prime Contracts program, the SBA helps to increase the small business share of government contracts. It also advocates for the breakout of items purchased through full and open competition. SBA Procurement Center Representatives (PCRs) work to expand contracting opportunities for small businesses. PCRs review the subcontracting actions at major federal procurement centers, review the subcontracting plans, recommend contracting sources and provide counseling.

There are two types of PCRs: traditional and breakout. Traditional PCRs work to increase the number of procurements set aside for small businesses. Breakout PCRs work to remove components or spare parts from sole-source procurements to those available through open competition, which generates savings for the federal government.

Visit SBA's Office of Government Contracting Home Page at <http://www.sba.gov/gc> for a listing of PCRs and buying installations nationwide.

Subcontracting Assistance Program

The Subcontracting program promotes maximum use of small businesses by the nation's large prime contractors. The SBA's commercial market representatives visit large businesses to identify and expand subcontracting opportunities for small businesses. To ensure that large businesses comply with their small business subcontracting program requirements, commercial market representatives conduct program reviews. They also counsel small businesses on how to market their products and services to these large contractors.

SUB-Net

Prime contractors use SUB-Net to post subcontracting opportunities that may or may not be reserved for small business. Small businesses can review this Web site to identify opportunities in their areas of expertise. Creation of this site has shifted the traditional marketing strategy from the shotgun approach to one that is more focused and

sophisticated. Instead of marketing blindly to hundreds of prime contractors, with no certainty that any given company has a need for their product or service, small businesses can now use their limited resources to identify concrete, tangible opportunities and then bid on them. You may find SUB-Net at <http://web.sba.gov/subnet>.

Certificate of Competency Program (COC)

The Certificate of Competency program allows a small business to appeal a contracting officer's determination that it is unable to fulfill the requirements of a specific government contract on which it is the apparent low bidder. When the small business applies for a COC, SBA industrial and financial specialists conduct a detailed review of the firm's capabilities to perform on the contract. If the business demonstrates the ability to perform, the SBA issues a COC to the contracting officer requiring the award of that specific contract to the small business.

Size Determination Program

The Size Determination program ensures that only small firms receive contracts and other benefits set aside exclusively for small business. When a firm's claim that it is small is challenged, the SBA size specialists determine if the firm does in fact meet established SBA size standards. Size determinations may also be made when requested in connection with other federal contracting programs.

Procurement Program for Small Business Concerns Owned and Controlled by Service-Disabled Veterans

This program permits contracting officers to restrict competition to small business concerns owned and controlled by service-disabled veterans if the contracting officer has a reasonable expectation that not less than two small business concerns owned and controlled by service-disabled veterans will submit offers and that the award can be made at a fair market price. In addition, the law authorizes sole source awards to service-disabled veteran-owned small businesses (SDVOSBs) under certain circumstances. SDVOSBs self-certify their business as owned by one or more service-disabled veterans.

THE CERTIFICATION MAZE

Deciding which certifications you may need and where to go to get them can be extremely confusing. Here is a brief overview of the main certifications which may be required of a business owner and local contacts. This is not an exhaustive list.

To decide which type of certification is right for you, it is often helpful to look at your customer and what they require. Typically the federal government requires less than the private sector so if your customer is solely one group or the other, this limits your requirements. One exception is the Department of Transportation. To further complicate matters, both federal and state governments may have their own certification programs and may not recognize each other's certifications. For more information, please contact the following:

Doing Business With the Federal Government

Women Business Enterprise Certification

Provided by the private sector. The local certifying body is the Michigan Women's Business Council (734) 677-1444.

Minority Business Enterprise Certification

Provided by the private sector. The local certifying body is the Michigan Minority Business Development Council (313) 873-3200.

Small Disadvantaged Business Owner (SDB)

Provided by SBA. Contact the Michigan District Office (313) 226-6075 for more information.

Disadvantaged Business Enterprise (DBE)

Provided by the U.S. Department of Transportation. For more information, contact the DOT (800) 532-1169 ext. 61930 or Michigan DOT (517) 373-2160.

HUBZone Empowerment Contracting

The purpose of the Historically Underutilized Business Zones (HUBZones) is to encourage economic development through establishment of preferences for award of federal contracts to small businesses located in such areas. The HUBZones Empowerment Contracting program was enacted into law as part of the Small Business Reauthorization Act of 1997. The program falls under the auspices of the SBA and was implemented in late 1998. There are over 400 HUBZones in Michigan with over 200 in the City of Detroit. With this program, SBA is responsible for:

- Publishing final regulations to implement the program.
- Determining whether or not individual concerns are qualified HUBZone small businesses, eligible to receive HUBZone contracts.
- Maintaining a listing of qualified HUBZone small business concerns for use by acquisition agencies in awarding contracts under the program.
- Examining and verifying the representatives of business owners to ensure that they are eligible to receive HUBZone contracts.
- Adjudicating protests of eligibility to receive HUBZone contracts.
- Reporting to Congress the degree to which the HUBZone Empowerment Contracting program has yielded increased employment opportunities and investment in HUBZones.

To see whether your business is located within a HUBZone, visit SBA's Web page at <http://www.sba.gov/hubzone/>.

Procurement Technical Assistance Centers of Michigan

Another resource SBA works with to locate procurement opportunities for Michigan companies are the Procurement Technical Assistance Centers of Michigan (PTAC). This statewide network provides government contract and export assistance. Highly skilled professionals assist businesses in acquiring federal and state government contracts, as well as identifying international product or service markets for exporting. Many PTACs are co-located with other SBA resource partners such as the Michigan SBTDCs. Visit PTAC's Web page at <http://www.michigantac.org>. The PTACs include:

Muskegon Area First

Big Rapids (231) 796-8316

Wayne State University

Detroit (313) 577-2241

Flint Genesee Economic Growth Alliance

Flint (810) 238-8845

Technical Assistance Center of South Central Michigan

Jackson (517) 788-4680

S.W. Michigan First

Kalamazoo (269) 372-3941

Schoolcraft College Procurement Technical Assistance Center

Livonia (734) 462-4438

Michigan Works!

Marlette (989) 635-3561

Muskegon Area First

Muskegon (231) 722-7700

N.E. Michigan Consortium

Onaway (989) 733-8548

Economic Development Alliance of St. Clair County

Port Huron (810) 982-9511

Saginaw Future, Inc.

Saginaw (989) 754-8222

Downriver Community Conference

Southgate (734) 362-3477

N.W. Michigan Council of Governments

Traverse City (231) 929-5036

Macomb Chamber

Warren (586) 751-3939

SURETY BOND GUARANTEE PROGRAM

The Surety Bond Guarantee (SBG) program was developed to provide small and minority contractors with contracting opportunities for which they would not otherwise bid. The Office of Surety Guarantees administers the SBG program through a public-private partnership between the federal government and the surety industry. SBA guarantees bid, performance, payment, and ancillary bonds issued by surety companies for construction, service, and supply contracts and reimburses the sureties a percentage of the losses sustained if the contractor defaults. SBA's guarantee provides the incentive necessary for sureties to issue bonds to contractors who could not otherwise compete in the contracting industry.

The SBG program consists of the Prior Approval program and the Preferred Surety Bond (PSB) program. The Prior Approval program guarantees up to 90% of a surety's loss. Participants must obtain SBA's approval for each bond guarantee issued. Under the PSB program, sureties receive a 70% guarantee and are empowered to issue, service, and monitor bonds without SBA's prior approval. Each of these programs targets a different segment of the contracting

Federal R&D and Disaster Assistance

community and both are necessary to reach all small business clientele.

The SBG program is a major factor in the surety reinsurance and contracting industries and is recognized as a primary stabilizing influence by those industries.

For more information on the Surety Bond Guarantee program, visit the SBA Web site at <http://www.sba.gov/financing/bonds/whatis.html>. Participating surety companies that work with Michigan companies include:

Buiten, Steensma and Associates, Grand Rapids, MI
(616) 956-0040

J.M. Wilson Corporation, Carmel, IN
(800) 538-4796

Marano & Associates Inc., Sterling Heights, MI
(586) 286-2842.

The Guarantee Company of North America USA, Southfield, MI
(248) 281-0281

Zervos Group, Southfield, MI
(248) 355-4411

SMALL BUSINESS INNOVATION RESEARCH PROGRAM

SBIR is a highly competitive program that encourages small business to explore their technological potential and provides the incentive to profit from its commercialization. By including qualified small businesses in the nation's R&D arena, high-tech innovation is stimulated and the United States gains entrepreneurial spirit as it meets its specific research and development needs.

Each year, 10 federal agencies are mandated to reserve a portion of their R&D funds to award to small business. These agencies designate the R&D topics and accept proposals.

Following submission of proposals, agencies make SBIR awards based on small business qualification, degree of innovation, technical merit, and future market potential. Small businesses that receive awards or grants then begin a three-phase program.

- Phase I is the startup phase. Awards of up to \$100,000 for approximately 6 months support exploration of the technical merit or feasibility of an idea or technology.
- Phase II awards of up to \$750,000, for as long as 2 years, expand Phase I results. During this time, the R&D work is performed and the developer evaluates commercialization potential. Only Phase I award winners are considered for Phase II.
- Phase III is the period during which Phase II innovation moves from the laboratory into the marketplace. No SBIR funds support this phase.

For more information, please visit SBA's Office of Technology <http://www.sba.gov/sbir>, contact the Entrepreneurial

Development Center (517) 482-8788 or visit its Web page at <http://www.sbam.org>, or visit your nearest Michigan Small Business & Technology Development Center <http://www.misbtdc.org>.

DISASTER ASSISTANCE

The SBA's Disaster Loan Assistance program is the primary federally funded loan program for funding long-range recovery for private-sector, non-agricultural disaster victims. Assistance is available to businesses of all sizes and to individuals. Eligibility is based on an individual's financial criteria. Interest rates fluctuate according to statutory formulas. A low interest rate (not to exceed four percent) is available to applicants without credit available elsewhere. A higher rate (not to exceed eight percent) is available for those with credit available elsewhere. The program provides disaster loans when a declaration is made by the President or the SBA Administrator. There are three disaster loan programs:

Physical Disaster Business Loans – Loans are available to qualified applicant businesses of any size for uninsured losses up to \$1.5 million to repair or replace business property to pre-disaster conditions. Loans may be used to replace or repair real estate, equipment, fixtures and inventory and leasehold improvements.

Economic Injury Disaster Loans (EIDL) – Loans of up to \$1.5 million are available to small businesses that sustain economic injury as a direct result of a disaster. These working capital loans are made to businesses without credit available elsewhere to help pay ordinary and necessary operating expenses that would have been payable barring the disaster. Note: The maximum loan amount is \$1.5 million for EIDL and physical disaster loans combined, unless the business meets the federal criteria as a major source of employment. The \$1.5 million limit can be waived for businesses employing 250 or more people in an affected area.

Loans for Homes and Personal Property – Real Property: This is the major long-term recovery program for individual disaster losses. Loans are available to qualified homeowners for uninsured losses up to \$200,000 to repair or restore a primary residence to pre-disaster condition. Personal Property Loans are available to qualified homeowners and renter applicants for uninsured losses up to \$40,000 to repair or replace personal property, such as clothing, furniture, cars and so forth. Loans are not intended to replace extraordinary items such as antiques, pleasure craft, recreational vehicles, or fur coats.

For more information on SBA's Disaster Loan Assistance visit http://www.sba.gov/disaster_recov/.

SBA PARTNER PROGRAMS

To help businesses start, grow, and prosper, the SBA cultivates partnerships with resources across the state to meet the needs of small businesses in every community. These

Local Sources of Assistance

resource partners work at the grassroots level to assist small businesses in a variety of ways. Some of the Michigan District Office's key partners include the Michigan Small Business and Technology Development Centers, SCORE "Counselors to America's Small Business," Women's Business Centers, Export Assistance Centers, and Biz Resource Centers.

MICHIGAN SMALL BUSINESS & TECHNOLOGY DEVELOPMENT CENTERS (MI-SBTDC)

The Michigan SBTDC network is a partnership between the SBA, Grand Valley State University, Michigan Economic Development Corporation, and numerous local funding partners who serve as regional hosts. Through a network of 12 Regional Centers, 80 plus satellite and affiliate offices, and 23 Biz Resource Centers, certified business consultants provide management counseling, research, training, and advocacy for Michigan small businesses. The MI-SBTDC serves approximately 10,000 companies, annually.

The Michigan SBTDC offers assistance with every phase of business development from start-up through growth and expansion. MI-SBTDC consultants will provide assistance to business to develop their business plan, access market research information, develop cash flow projections, craft marketing strategies, build management teams, and identify opportunities for international trade and government procurement. The MI-SBTDC serves small manufacturers, retailers, service companies, and the growing market of entrepreneurs bringing innovations to commercialization. Technology consultants, working in tandem with traditional consultants, assist entrepreneurs in the areas of business model development, access to equity capital, new product development, and Small Business Innovation Research (SBIR) grants.

All consulting services are at no cost and are confidential. Each center also offers a variety of training seminars at low or no cost. Please contact the center closest to you for more

information or visit MI-SBTDC's Web site at <http://www.misbtddc.org>.

STATE HEADQUARTERS <http://www.misbtddc.org>

Grand Valley State University
510 West Fulton
Grand Rapids, MI 49504
P (616) 331-7480/F (616) 331-7485
E-mail: sbtddchq@gvsu.edu
Carol Lopucki, State Director

REGION 1 – Upper Peninsula <http://www.misbtddc.org/region1>

1st Step, Inc.
2415 14th Avenue, South
Escanaba, MI 49829
P (906) 786-9634/F (906) 786-4442
E-mail: 1ststep@chartermi.net
David Gillis, Regional Director

Additional Counseling Locations
Dickenson Area Partnership
600 S. Stephenson Avenue
Iron Mountain, MI 49801
P (906) 774-2002/F (906) 774-2004

Iron County EDC
Two South 6th Street, Suite 8
Two Crystal Falls, MI 49920
P (906) 875-6688/F (906) 875-0657
E-mail: edc@iron.org

Keweenaw Bay Indian Community
107 Beartown Road
Baraga, MI 49908
P (906) 353-4115/F (906) 353-7540
E-mail: kewebaypd@up.net

Keweenaw Peninsula Chamber of Commerce
902 College Ave.
Houghton, MI 49931
P (906) 482-5240/F (906) 482-5241
<http://www.keweenaw.org>

Marquette Area Chamber of Commerce
501 S. Front Street
Marquette, MI 49855
P (906) 226-6591/F (906) 226-2099
<http://www.marquette.org>

Menominee Area Chamber of Commerce
1005 Tenth Avenue
Menominee, MI 49858
P (906) 863-2679/F (906) 863-3288

Ontonagon County EDC
725 Greenland Road
Ontonagon, MI 49953
P (906) 884-4188/F (906) 884-2916
E-mail: ontcoedc@jamadots.com
<http://www.ontonagonedc.chartermi.net>

Sault Chamber of Commerce

2581 I-75 Business Spur
Sault Ste. Marie, MI 49783
P (906) 632-3301/F (906) 632-2331
E-mail: info@saultstemarie.org
<http://www.saultstemarie.org>

Schoolcraft County EDC
321 Deer Street
Manistique, MI 49854
P (906) 341-5126/F (906) 341-5555
<http://www.schoolcraftedc.com>

Finlandia University - Portage Campus
Business Innovation Center
200 Michigan Street
Hancock, MI 49930
P (906) 487-7344/F (906) 487-7290
E-mail: joanne.macinnes@finlandia.edu

REGION 2 – Traverse Bay Area <http://www.misbtddc.org/region2>

Northwest Michigan Council of Governments
1209 S. Garfield, Suite C
PO Box 506
Traverse City, MI 49685-0506
P (231) 922-3780/F (231) 929-5042
E-mail: bpalladi@nwm.cog.mi.us
Bill Palladino, Regional Director

Additional Counseling Locations
Northern Lakes Economic Alliance
1313 Boyne Avenue, PO Box 8
Boyne City, MI 49712-0008
P (231) 582-6482/F (231) 582-3213
E-mail: sally@northernlakes.net

Traverse Bay Chamber of Commerce
202 E. Grandview Parkway, PO Box 387
Traverse City, MI 49685-0387
P (231) 947-5075/F (231) 946-2565
E-mail: info@tcchamber.org

Manistee Economic Council
50 Flier Street, Suite 224
Manistee, MI 49660
P (231) 723-4325/F (231) 723-1515
E-mail: edo@manistee.com

REGION 3 – North East Michigan <http://www.misbtddc.org/region3>

Alpena Community College
666 Johnson Street
Alpena, MI 49707
P (989) 358-7375/F (989) 358-7554
E-mail: mehargk@alpenacc.edu
Carl Bourdelais, Regional Director

Additional Counseling Locations
Alpena Community College/Huron Shores
5800 Skeel Avenue
Oscoda, MI 48750
P (989) 358-7375/F (989) 358-7554
E-mail: mehargk@alpenacc.edu

Local Sources of Assistance

Higgins Lake-Roscommon Chamber of Commerce
701 Lake Street, PO Box 486
Roscommon, MI 48653
P (989) 275-8760/F (989) 275-2029
E-mail: hlrc@voyager.net

Houghton Lake Chamber of Commerce
1625 West Houghton Lake Drive
Houghton Lake, MI 48629
P (989) 366-5644/F (989) 366-9472
E-mail: hlcofc@freeway.net

Grayling Regional Chamber of Commerce
213 North James Street, PO Box 406
Grayling, MI 49738
P (989) 348-2921/F (989) 348-7315
E-mail: chamber@grayling-mi.com

Ogemaw County EDC
205 S. Eighth Street
West Branch, MI 48661
P (989) 345-0692/F (989) 345-1284
E-mail: zoia@msu.edu

Otsego County Economic Alliance
800 Livingston Blvd., Suite 1-D
Gaylord, MI 49735
P (989) 731-0232/F (989) 731-0274
E-mail: ratcliff@msu.edu

Presque Isle County EDC
658 South Bradley Highway
Rogers City, MI 49779
P (989) 734-8446/F (989) 734-2577

REGION 4 – Central Michigan <http://www.misbtdc.org/region4>

Mid Michigan Community College
M-TEC Building
1375 South Clare Avenue
Harrison, MI 48625
P (989) 802-0993/F (989) 802-0971
E-mail: melliott@midmich.edu
Marie Elliott, Regional Director

Additional Counseling Locations
Mecosta Area Chamber of Commerce
246 North State Street
Big Rapids, MI 49307
P (231) 796-7649/F (231) 796-1625
E-mail: anja@mecostacounty.com

Greater Gratiot Development, Inc
136 South Main
Ithaca, MI 48847
P (989) 875-2083/F (989) 875-2990
E-mail: don.schurr@gratiot.org

Mt. Pleasant Area Chamber of Commerce
114 East Broadway
Mt. Pleasant, MI 48858
P (989) 772-2396/F (989) 773-2656
E-mail: chamber@mt.pleasant.net
<http://www.mt-pleasant.net>

Clare Area Chamber of Commerce
429 McEwan Street

Clare, MI 48617-1439
P (989) 386-2442/F (989) 386-3173
E-mail: chamber@claremichigan.com

Farwell Area Chamber of Commerce
2609 West Surrey, PO Box 771
Farwell, MI 48622
P (989) 588-0580/F (989) 588-3562
E-mail: cc.hamming@aol.com

Harrison Area Chamber of Commerce
809 North First Street
Harrison, MI 48625
P (989) 539-6011/F (989) 539-6099
E-mail: harrison@glcccomputers.com

Gladwin County Chamber of Commerce
608 West Cedar Avenue
Gladwin, MI 48624
P (989) 426-5451/F (989) 426-1074
E-mail: chamber@ejourney.com

REGION 5 – Saginaw, Bay City, Midland <http://www.misbtdc.org/region5>

Delta College Corporate Services
Main Campus
1961 Delta Road, H-Wing
University Center, MI 48710-0002
P (989) 686-9597/F (989) 667-2222
E-mail: cgreve@delta.edu
Christine Greve, Regional Director

Additional Counseling Locations
Midland Tomorrow
300 Rodd Street, Suite 201
Midland, MI 48640-6596
P (989) 839-0340/F (989) 839-7372
E-mail: walker@midland-tomorrow.org
<http://www.midlandtomorrow.org>

Saginaw County Minority Business Development Center
301 E. Genesee, Suite 202
Saginaw, MI 48605
P (989) 755-7630/F (989) 754-2486
E-mail: tenwolde@diamonds.net

REGION 6 – Flint Area <http://www.misbtdc.org/region6>

University of Michigan - Flint Campus
432 N. Saginaw Street, Suite 206
Flint, MI 48502-1950
P (810) 767-6494/F (810) 767-7183
E-mail: hblecker@umflint.edu
Harry Blecker, Regional Director

Additional Counseling Locations
Huron County EDC
250 E. Huron Avenue, Suite 303
Bad Axe, MI 48413
P (989) 269-6431/F (989) 269-8209
E-mail: carl@huroncounty.com

Lapeer Development Corporation
449 McCormick Drive

Lapeer, MI 48446
P (810) 667-0080/F (810) 667-3541
E-mail: ldc449@aol.com

Tuscola County EDC
157 North State Street
Caro, MI 48723
P (989) 673-2849/F (989) 673-2517
E-mail: tuscolaedc@centurytel.net

REGION 7 – Grand Rapids Area <http://www.misbtdc.org/region7>

Grand Valley State University
401 West Fulton
DeVos Center - 308C
Grand Rapids, MI 49504-6431
P (616) 331-7370/F (616) 331-7195
E-mail: boesen@gvsu.edu
Nancy Boese, Regional Director

Additional Counseling Locations
Ottawa Co. Economic Development Office
6676 Lake Michigan Drive, PO Box 539
Allendale, MI 49401-0539
P (616) 892-4120/F (616) 895-6670
E-mail: krizzio@altelco.net

Muskegon Area Chamber of Commerce
900 Third Street, Suite 200
Muskegon, MI 49440-1135
P (231) 722-3751/F (231) 728-7251
E-mail: jconrad@muskegon.org

Grand Haven Area Chamber of Commerce
One South Harbor Drive
Grand Haven, MI 49417
P (616) 842-4910
E-mail: wsqa@iserve.net

The Right Place Program
820 Monroe N.W., Suite 350
Grand Rapids, MI 49503-1423
P (616) 771-0571/F (616) 458-3768
E-mail: dewinkler@rightplace.org

REGION 8 – Lansing Area <http://www.misbtdc.org/region8>

Lansing Community College
Academic & Office Facility (AOF)
Building, Room 202
315 N. Grand Ave.
PO Box 40010
Lansing, MI 48901
P (517) 483-1921/F (517) 483-1675
E-mail: sbtdc@lcc.edu
Bo Garcia, Regional Director

Additional Counseling Locations
Joyce Rogers Business Center
131 Hyne Street
Brighton, MI 48116
P (810) 227-5086/F (810) 2275940
E-mail: dennisw@livingstonsbtdc.org

Local Sources of Assistance

Ionian County Economic Alliance
250 East Tuttle Road
Ionia, MI 48846
P (616) 527-8014/F (616) 527-3520
E-mail: lonia1@msue.msu.edu

Lansing Community Micro-Enterprise
Loan Fund
520 West Ionia
Lansing, MI 48933
P (517) 485-4446/F (517) 485-4761
E-mail: lancomme@tir.com

Shiawassee Chamber of Commerce
215 North Water Street
Owosso, MI 48867
P (989) 723-5149/F (989) 723-8353
E-mail:
customerservice@shiawasseechamber.org

CTFE Clinton Task Force on Employment
101 West Cass, Suite A
St. Johns, MI 48879
P (517) 224-2000/F (517) 224-0946
E-mail: gcontompasis@camw.org

REGION 9 – Metro Detroit Area <http://www.misbtcdc.org/region9>

Eastern Michigan University
306 Gary M Owen Building
300 West Michigan Avenue
Ypsilanti, MI 48197
P (734) 487-0355/F (734) 481-3354
E-mail: rking@emich.edu
Richard King, Regional Director

Additional Counseling Locations
Jefferson East Business Dev. Association
14628 East Jefferson Avenue
Detroit, MI 48215
P (313) 331-7939/F (313) 331-0311
E-mail: dinist@aol.com

Metropolitan Center for High Technology
2727 Second Avenue, Suite 113
Detroit, MI 48201
P (313) 967-9295/F (313) 967-9296
E-mail: wthomas1@emich.edu

Greater Wayne Co. Econ. Dev. Corp.
One Stop Business Resource Center
600 Randolph, Suite 323
Detroit, MI 48226
P (886) 561-7876
E-mail: emerge1@prodigy.net

Schoolcraft College
VisTaTech Center
18600 Haggerty Road
Livonia, MI 48152-2696
P (734) 462-4438/F (734) 462-4439
E-mail: vmathur@schoolcraft.edu

Monroe County Industrial Dev. Corp.
2929 East Front Street, PO Box 926
Monroe, MI 48161
P (734) 241-8754/F (734) 241-0813
E-mail: tim@monroecountyidc.com

Pontiac Business Development Center
196 Orchard Lake Road
Pontiac, MI 48341
P (248) 758-1860/F (248) 758-1864

Downriver Community Conference
15100 Northline Road
Southgate, MI 48195
P (734) 362-3477/F (734) 281-6661
E-mail: paulab@dccwf.org

Walsh College
3838 Livernois Road
PO Box 7006
Troy, MI 48007-7006
P (248) 823-1365/F (248) 689-0920
E-mail: misbtcdc@walshcollege.edu

REGION 10 – Macomb-St. Clair Area <http://www.misbtcdc.org/region10>

Small Business and Technology
Development Center
One South Main Street, 7th Floor
Mt. Clemens, MI 48043
P (586) 469-5118/F (586) 469-6787
E-mail: sbtcdc@macombcountymi.gov
Donald Morandini, Regional Director

Additional Counseling Locations
EDA of St. Clair County
735 Erie Street, Suite 250
Port Huron, MI 48060
P (810) 982-9511/F (810) 982-9531
E-mail: adepez@edaofstclaircounty.com

Sterling Heights Chamber of Commerce
12900 Hall Road, Suite 110
Sterling Heights, MI 48313
P (586) 731-5400/F (586) 731-3521
E-mail: ladams@suscc.com

REGION 11 – Southwest Michigan <http://www.misbtcdc.org/region11>

Kalamazoo College – L. Lee Stryker
Center
1327 Academy Street
Kalamazoo, MI 49006-3200
P (269) 337-7350/F (269) 337-7352
E-mail: sbdc@kzoo.edu

Additional Counseling Locations
Battle Creek Area Chamber of Commerce
77 East Michigan Avenue, Suite 60
Battle Creek, MI 49017
P (269) 962-8996/F (269) 962-3609
E-mail: kperrett@battlecreek.org

Lake Michigan College SBTDC
M-Tec Center
400 Klock Road
Benton Harbor, MI 49022
P (269) 926-4047/F (269) 926-1956
E-mail: alger@lakemichigancollege.edu

Southwestern Michigan College Bus. Dev.
2229 US 12 East
Niles, MI 49120
P (269) 687-5640/F (269) 687-5655
E-mail: cousinsj@comcast.net

Albion EDC
941 Austin Avenue, PO Box 725
Albion, MI 49224
P (517) 629-3926/F (517) 629-3929
E-mail: psindt@albionedc.org

Allegan County Economic Alliance
2891 116th Avenue, M-222 East
Allegan, MI 49010
P (269) 673-8442/F (269) 686-2232
E-mail: aceda@accn.org

Branch County Economic Growth Alliance
20 Division Street
Coldwater, MI 49036
P (517) 278-4146/F (517) 279-8936
E-mail: bcega@bcega.com

Marshall Chamber of Commerce
424 East Michigan Avenue
Marshall, MI 49068
P (269) 781-5163/F (269) 781-6570
E-mail: mea@voyager.net

MSU Extension - Van Buren
226 East Michigan Avenue
Paw Paw, MI 49079
P (269) 655-8308/F (269) 655-8307
E-mail: mthomas@msu.edu

Glen Oaks Community College for
Business Services
62249 Shimmel Road
Centerville, MI 49072
P (269) 467-9945 X295/F (269) 467-7912

Buchanan Chamber of Commerce
119 Main Street
Buchanan, MI 49107
P (269) 695-3291/F (269) 695-3813
E-mail: bacc@buchanan.mi.us

Southwestern Michigan Econ. Growth
Alliance
1105 North Front Street
Niles, MI 49120
P (269) 683-1833/F (269) 683-7515

Greater South Haven Chamber
300 Broadway Street
South Haven, MI 49090
P (269) 637-5171/F (269) 639-1570

Cornerstone Alliance
38 West Wall Street
Benton Harbor, MI 49023
P (269) 925-6100/F (269) 925-4471
E-mail: gvaughn@ctstonealliance.org

Harbor County Chamber of Commerce
530 South Whittaker Street, Suite F
New Buffalo, MI 49117

Local Sources of Assistance

P (269) 469-5409/F (269) 469-2257

REGION 12 – South East Michigan <http://www.misbtdc.org/region12>

Washtenaw Community College
301 West Michigan Avenue, Suite 101
Ypsilanti, MI 48197
P (734) 547-9170/F (734) 547-9178
E-mail: cpenner@wccnet.org
Charles Penner, Regional Director

Additional Counseling Locations
Adrian Area Chamber of Commerce
128 East Maumee Street
Adrian, MI 49221
P (517) 266-1488/F (517) 265-3432
E-mail: cnichols@wccnet.org

Jackson Business Development Center
One Jackson Square, Suite 1100
Jackson, MI 49204
P (517) 787-0442/F (517) 787-3960
E-mail: rweaver@enterprisegroup.org

SCORE “COUNSELORS TO AMERICA’S SMALL BUSINESS”

SCORE is a 42 year-old national professional association sponsored by SBA, which offers free, one-on-one technical and managerial assistance for small business owners. It is comprised of retired executives or business owners who volunteer their time to assist small business owners create or expand their business. SCORE counselors impart advice from the perspective of someone who has “been there, done that.”

SCORE provides counseling from more than 48 Michigan locations. It also offers e-mail counseling through its “virtual” SCORE chapter on the Internet at <http://www.score.org>. The Michigan Chapters also maintain a Web site at <http://www.scoremichigan.org>.

SCORE sponsors workshops on varying schedules across Michigan. Topics include: pre-business fundamentals, the essentials of a business plan, how to develop a sales & marketing plan, the small business loan process, CEO roundtables, accounting basics for small businesses as well as other specific courses of particular interest to entrepreneurs. Specific information on schedules, locations, and fees may be found at <http://www.scoremichigan.org>.

Southeast Michigan - Chapter 18

Small Business Administration
477 Michigan Avenue, Room 515
Detroit, Michigan 48226
P (313) 226-7947
E-mail: detscore@sbcglobal.net
<http://www.scoredetroit.org>
Hours Mon-Fri 10:00 a.m.-3:00 p.m.

Bay Area Chamber of Commerce
901 Saginaw
Bay City, Michigan 48707
P (989) 893-4567

Birmingham/Bloomfield Chamber
124 West Maple
Birmingham, Michigan 48009
P (248) 644-1700

Dearborn Chamber of Commerce
15544 Michigan Avenue
Dearborn, Michigan 48126-2901
P (313) 584-6100

Ferndale Chamber of Commerce
415 East Nine Mile Road
Ferndale, Michigan 48220-1721
P (248) 542-2160

Biz Resource Center at University of Michigan-Flint
432 North Saginaw, Suite 207
Flint, Michigan 48502
P (810) 767-8411

Lansing Regional Chamber of Commerce
300 East Michigan, Suite 300
Lansing, Michigan 48933
P (517) 487-6340
<http://www.score-lansing-mi.com>

Lapeer Development Corporation
449 McCormick Drive
Lapeer, Michigan 48446
P (810) 667-0080

Livonia Chamber of Commerce
33233 Five Mile
Livonia, Michigan 48154
P (734) 427-2122

Madison Heights Chamber of Commerce
724 West 11 Mile Road
Madison Heights, Michigan 48071
P (248) 542-5010

Midland Chamber of Commerce
300 Rodd Street
Midland, Michigan 48640
P (989) 839-9901

Huron Valley Chamber of Commerce
317 Union Street
Milford, Michigan 48381-1983
P (248) 685-7129

Monroe County Chamber of Commerce
106 West Front Street
Monroe, Michigan 48161

P (734) 242-3366

Central Macomb County Chamber
49 Macomb Place
Mt. Clemens, Michigan 48043
P (586) 493-7600

Plymouth Community Chamber of Commerce
386 S. Main Street
Plymouth, Michigan 48170
P (734) 453-1540

Oakland County
Executive Office Building
1200 North Telegraph Road
Pontiac, Michigan 48341
P (248) 858-0783

Port Huron Chamber of Commerce
920 Pinegrove
Port Huron, Michigan 48060
P (810) 985-7101

Greater Rochester Chamber
71 Walnut Boulevard, Suite 110
Rochester, Michigan 48307-2073
P (248) 651-6700

Royal Oak Chamber of Commerce
200 South Washington Avenue
Royal Oak, Michigan 48067-3821
P (248) 547-4000

Saginaw Chamber of Commerce
901 South Washington Avenue
Saginaw, Michigan 48601
P (989) 752-7161

Hispanic Chamber of Commerce
24445 Northwestern Highway, Suite 206
Southfield, Michigan 48075
P (248) 208-9815

Lawrence Technological University
Room 337, Buell Building
21000 West Ten Mile Road
Southfield, Michigan 48075-1058
P (313) 226-7947

Southfield Chamber of Commerce
17515 W. 9 Mile Road, Ste. 750
Southfield, MI 48075
Phone: 248-557-6661
Fax: 248-557-3931
E-mail: southfieldchamber@yahoo.com

Downriver Community Conference
15100 Northline Road
Southgate, Michigan 48195
P (734) 281-0700

Troy Chamber of Commerce
4555 Investment Drive, Suite 300
Troy, Michigan 48098
P (248) 641-8151

Macomb Chamber
30500 Van Dyke
Warren, Michigan 48093

Local Sources of Assistance

P (586) 751-3939

West Bloomfield Chamber of Commerce
6668 Orchard Lake Road, Suite 207
West Bloomfield, Michigan 48322
P (248) 626-3636

Kalamazoo - Chapter 433

Kalamazoo Chamber of Commerce
346 W. Michigan Avenue
Kalamazoo, Michigan 49007
P (269) 381-5382/F (269) 384-0096
E-mail: info@scorekazoo.org
<http://www.scorekazoo.org>

Cornerstone Alliance
38 W. Wall Street
Benton Harbor, Michigan 49022-4735
P (269) 925-6100
E-mail: score@cstonealliance.org

Constantine Incubation Center
186 S. Washington Street
Constantine, Michigan 49042
P (269) 435-2085
E-mail: constantinemanager@voyager.net

South Haven Chamber of Commerce
300 Broadway
South Haven, Michigan 49090
P (269) 637-5171

Holland - Chapter 686

Holland Chamber of Commerce
272 East 8th Street
Holland, Michigan 49422
P (616) 392-2389
E-mail: score_0686@yahoo.com

Traverse City - Chapter 578

Traverse City Chamber of Commerce
202 East Grandview Parkway
Traverse City, Michigan 49684
P (231) 947-5075
E-mail: score@tcchamber.org
<http://www.score-traversecity.org>

Frankfort Chamber of Commerce
400 Main Street
Frankfort, Michigan 49635
P (231) 352-7251
E-mail: fcfc@frankfort-elberta.com

Ludington Chamber of Commerce
5300 West US-10
Ludington, Michigan 49431-2449
P (231) 845-0324/F (231) 845-6857

Manistee Chamber of Commerce
11 Cypress Street
Manistee, Michigan 49660
P (231) 723-2575
E-mail: jvirta@manistee.com
<http://www.manistee-county-chamber.com/score.html>

Petoskey - Chapter 622

Petoskey/Harbor Springs Chamber
401 East Mitchell Street

2006 Michigan Small Business Sourcebook

Petoskey, Michigan 49770-9961
P (231) 347-4150
E-mail: chamber@petoskey.com
<http://www.petoskey.com/chamber/score>

Grand Rapids - Chapter 642

Grand Rapids Chamber of Commerce
111 Pearl Street, NW
Grand Rapids, Michigan 49503-2831
P (616) 771-0305
E-mail: score@grandrapids.org
<http://www.grandrapids.org/score>

Cadillac - Chapter 651

Cadillac Area Chamber of Commerce
222 Lake Street
Cadillac, Michigan 49601
P (231) 775-9776
E-mail: score@cadillac.org

Mecosta County Area Chamber
246 North State Street
Big Rapids, Michigan 49307
P (231) 796-7649

Muskegon - Chapter 653

Muskegon Area Chamber of Commerce
900 3rd Street, Suite 200, PO Box 1087
Muskegon, Michigan 49443
P (231) 722-3751
E-mail: score@muskegon.org
<http://www.scoremuskegon.org>

The Chamber: Grand Haven, Spring Lake,
Ferrysburg
One South Harbor Drive
Grand Haven, Michigan 49417
P (616) 842-4910

White Lake Area Chamber of Commerce
124 W. Hanson Street
Whitehall, Michigan 49461
P (231) 893-4585

Ann Arbor - Chapter 655

Ann Arbor Chamber of Commerce
425 South Main, Suite 103
Ann Arbor, Michigan 48104
P (734) 665-4433
E-mail: annarbor@scoremichigan.org
<http://www.scoreannarbor.org>

Lenawee County Chamber of Commerce
202 North Main, Suite A
Adrian, Michigan 49221
P (517) 265-5141

Belleville Area Chamber of Commerce
248 Main Street
Belleville, Michigan 48111-2645
P (734) 697-7151/F (734) 697-1415

Hartland Chamber of Commerce
3552 Avon Street
Hartland, Michigan 48353
P (810) 632-9130

Holly Chamber of Commerce
120 South Saginaw Street
Holly, Michigan 48442

P (248) 634-1900

Howell Chamber of Commerce
123 Washington Street
Howell, Michigan 48843
P (517) 546-3920

South Lyon Chamber of Commerce
125 North Lafayette
South Lyon, Michigan 48178
P (248) 437-3257

Washtenaw Community College
301 West Michigan Avenue, Suite 101
Ypsilanti, Michigan 48197
P (734) 547-9170

RETAP PROGRAM

The Retired Engineer Technical Assistance Program (RETAP) was established by the State of Michigan to help small businesses and institutions prevent pollution, reduce waste and conserve energy. RETAP assessment teams consist of retirees from many Michigan industries who are willing to apply their skills, expertise, and time to assess potential pollution and waste problems and to provide suggestions and recommendations for improvement. The assessments are performed free of charge and only at the request of the business. A confidential report is provided only to the assessed business or institution. Business may receive assistance with:

- Basic technical assistance in pollution prevention and energy conservation.
- Identification of pollution prevention and energy conservation opportunities, including suggestions and recommendations for their remediation.
- Research and education to further the goal of pollution prevention.
- Assistance in obtaining low interest loans for pollution prevention actions.

Additional information may be obtained by calling the RETAP office at (517) 241-8176 or visiting <http://www.michigan.gov/deqretap>.

U.S. EXPORT ASSISTANCE CENTERS (USEAC)

Each USEAC provides, in a single location, hands-on export marketing and trade finance support for small and

Local Sources of Assistance

medium sized companies. The EAC concept improves delivery of federal export services by combining the services of the U.S. Department of Commerce, Export-Import Bank of the United States, U.S. Agency for International Development, and the SBA.

There are four Export Assistance Centers (EACs) in Michigan with SBA and Department of Commerce staff. They offer export counseling, access to international market research, agent-distributor searches, trade contact facilitation programs, international trade promotions, and programs to meet trade financing needs. For more information on exporting and international trade, please visit <http://www.exportmichigan.com>.

The SBA International Trade Specialist at the EAC administers SBA's two export loan programs, the Export Working Capital Program (EWCP) and Export *Express*. For more information on all export programs, please call John O'Gara at (313) 226-3670.

U.S. Export Assistance Center

211 West Fort Street
11th Floor, Suite 1104
Detroit, MI 48226
P (313) 226-3650/F (313) 226-3657

Grand Rapids Export Assistance Center

DeVos Center, Room 323-C
401 West Fulton Street
Grand Rapids, MI 49504-6495
P (616) 458-3564/F (616) 458-3872

Pontiac Export Assistance Center

250 Elizabeth Lake Road, Suite 1300 West
Pontiac, MI 48341
P (248) 975-9600/F (248) 975-9606

Ypsilanti Export Assistance Center

300 W. Michigan Avenue, Suite 312 Owen
Ypsilanti, MI 48197
P (734) 487-0259/F (734) 485-2396

FINANCING ROUNDTABLE BY TEAM

SBA is a roundtable of up to six business owners, a bank loan officer, an SBA loan officer, and a business counselor. Business owners present their loan requests and the team provides advice, answers questions on individual situations, and schedules follow up appointments to assist with loan requests. Visit the Michigan District Office calendar of events for the

latest list of TEAM SBA's at <http://www.sba.gov/calendar>.

WOMEN'S BUSINESS OWNERSHIP PROGRAM

According to the Center for Women's Business Research, as of 2002, there are an estimate 217,132 majority-owned, privately-held women owned firms in Michigan, accounting for 31% of all privately-held firms in the state. Women-owned firms in Michigan employ over 292,000 people and generate nearly \$38.1 billion in sales. Between 1997 and 2002, the Center estimates that the number of women-owned firms in Michigan increased by 18%, employment grew by 28%, and sales increased by 44%. The SBA Michigan District Office is committed to providing relevant programming and services to assist this segment of the small business market.

Women's Business Centers (WBCs)

provide a wide range of services to women entrepreneurs at all levels of business development, including the principles of finance, management, and marketing, as well as specialized topics such as government contracting and certification. SBA provides operating funds to the WBCs. The SBA funded WBCs in Michigan are:

Cornerstone Alliance

38 West Wall Street, PO Box 428
Benton Harbor, MI 49023-0428
P (269) 925-6100/Fax (269) 925-4471
<http://www.cstonealliance.org/wbc>
Features: Entrepreneurial courses, business counseling in English and Spanish, personal development, seminars, technical assistance, microloan fund, and networking opportunities.

Detroit Entrepreneurship Institute Inc.

1010 Antietam
Detroit, MI 48207
P (313) 877-9060/Fax (313) 877-9058
<http://www.deibus.org>
Features: Multi-week entrepreneurial course, business consulting, marketing assistance, business library and computer lab.

Grand Rapids Opportunities for Women

25 Sheldon Blvd., S.E., Suite 210
Grand Rapids, MI 49503
P (616) 458-3404/F (616) 458-6557
<http://www.growbusiness.org>

Features: Multi-week entrepreneurial courses, seminars, marketing fund, Economic Literacy training series, counseling and mentoring, and Individual Development Account (a match savings program for start up costs).

SBA's Online Women's Business Center

This site combines the expertise and resources of the SBA with several major corporate sponsors and SBA's network of Women's Business Centers to provide a one-of-a-kind Web site offering information about everything from how to start your business to how to operate in the global marketplace. The site contains more than 1,000 articles on marketing, management, financing, technology, and information exchange. Do not let the name fool you – it is a valuable resource for male entrepreneurs as well. Visit the Online WBC at <http://www.onlinewbc.gov>.

Women's Economic Development Outreach (WEDO)

WEDO is a coalition of women leaders working together to bring information and focused resources that directly impact women-owned businesses and their opportunity for business expansion. WEDO covers issues that concern women-owned businesses such as increasing profitability, financing growth, accessing new markets. During the event women will meet with local resources from banks, chambers of commerce, women's business organizations, SBA business consultants, and others. For upcoming WEDO event information, call the Michigan District Office at (313) 226-6075 or visit <http://www.sba.gov/calendar>.

BIZ RESOURCE CENTERS (BRCs)

A concept created by SBA and expanded upon by the Michigan Small Business & Technology Development Centers, BRCs provide the latest in high-tech hardware, software, and print information to assist small businesses. The assortment of publications, videos, software, and CD-ROMs enable business owners to conduct secondary market research, write business plans, and graphically design flyers, brochures, business cards, and stationery. Internet access is available to help businesses conduct market research. The BRCs also offer training

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programs throughout the year. The Michigan BRCs are located as follows:

Biz Resource Center at Alpena Community College

666 Johnson Street
Alpena, MI 49707
P (989) 358-7375
Hours: Monday-Friday, 8:00am – 5:00pm

Biz Resource Center at Michigan Works! Service Center

North Pointe Plaza
4061 North Euclid
Bay City, MI 48706
P (989) 667-0500
Hours: Monday-Friday, 8:00am – 5:00pm

Biz Resource Center at Lake Michigan College

400 Klock Road
Benton Harbor, MI 49022
P (269) 926-4047
Hours: Monday, 9:00am – 5:00pm;
Wednesday, 1:00pm – 8:00pm; Friday,
1:00pm – 5:00pm

Biz Resource Center at Boyne District Library (in partnership with MEDC Main Street)

201 East Main Street
Boyne City, MI 49712
P (231) 582-7861
Hours: Monday-Thursday, 9:00am – 8:00pm; Friday, 9:00am – 5:00pm;
Saturday, 9:00am – 3:00pm

Biz Resource Center at River Valley State Bank (in partnership with MEDC Main Street)

200 Fifth Street
Calumet, MI 49913
P (906) 337-0200
Hours: Monday-Thursday, 9:00am – 4:00pm; Friday, 9:00am – 6:00pm

Biz Resource Center at Michigan Works!

43630 Hayes, Suite 100
Clinton Township, MI 48038
P (586) 263-1501
Hours: Monday-Friday, 8:00am – 5:00pm

Biz Resource Center at Michigan Works!

2831 N. Lincoln Road
Escanaba, MI 49829
P (906) 789-9732
Hours: Monday-Thursday, 8:00am – 5:00pm; Friday, 9:00am – 5:00pm

Biz Resource Center at University of Michigan-Flint

432 N. Saginaw, Suite 207
Flint, MI 48502
P (810) 767-6412
Hours: Monday-Friday, 8:00am – 5:00 pm

Biz Resource Center at Grand Rapids Opportunities for Women (GROW)

25 Sheldon St. SE, Suite 210
Grand Rapids, MI 49503
P (616) 458-3404
Hours: Please call in advance. Monday-Thursday, 8:00am – 5:00pm; Friday, 8:00am – 1:00pm

Biz Resource Center at Montcalm Community College M-TEC

1325 Yellow Jacket Drive
Greenville, MI 48838
P (616) 754-7706
Hours: Monday-Thursday, 8:00am – 9:00pm; Friday, 8:00am – 4:00pm

Biz Resource Center at Finlandia University Portage Campus

200 Michigan Street
Hancock, MI 49930
P (906) 487-7344
Hours: Monday-Friday, 8:00am – 4:30pm

Biz Resource Center at Mid Michigan Community College M-TEC

1375 S. Clare Avenue
Harrison, MI 48625
P (989) 386-6624
Hours: Monday-Thursday, 8:00am – 8:30pm; Friday, 8:00am – 4:30pm

Biz Resource Center at Lansing Regional Chamber of Commerce

300 E. Michigan Avenue
Lansing, MI 48039
P (517) 487-6340
Hours: Monday-Friday, 8:00am – 5:00pm

Biz Resource Center at Schoolcraft College

VisTaTech Center
18600 Haggerty
Livonia, MI 48152
P (734) 462-4438
Hours: Monday-Friday, 8:00am – 5:00pm

Biz Resource Center at Michigan Works!

1498 O'DoVero Drive
Marquette, MI 49855
P (906) 228-3075
Hours: Monday-Friday, 8:00am – 5:00pm

Biz Resource Center at Michigan Works! Service Center

1409 Washington Street
Midland, MI 48640
P (989) 631-3073
Hours: Monday-Friday, 8:00am – 5:00pm

Biz Resource Center at Northwest Michigan Works!

Little Traverse Bay Bands of Odawa
2225 Summit Park Drive
Petoskey, MI 49770
P (231) 347-5150
Hours: Monday-Friday, 8:00am – 5:00pm

Biz Resource Center at Michigan Works!

3875 Bay Road, Suite 7
Saginaw, MI 48603
P (989) 249-5232
Hours: Monday-Friday, 8:00am – 5:00pm

Biz Resource Center at Michigan Works!

1118 East Easterday Avenue
Sault Ste. Marie, MI 49783
P (906) 635-1752
Hours: Monday-Friday, 8:00am – 5:00pm

Biz Resource Center at Michigan Works!

Downriver Community Conference
15100 Northline Road
Southgate, MI 48195
(734) 362-3477
Hours: Monday-Friday, 8:00am – 5:00pm

Biz Resource Center at Michigan Works! Service Center

4480 West M-61
PO Box 829
Standish, MI 48658-0829
P (989) 846-2111
Hours: Monday-Friday, 8:00am – 5:00pm

Biz Resource Center at Northwest Michigan Works!

1209-C S. Garfield Road
Traverse City, MI 49686
P (800) 442-1074
Hours: Monday-Friday, 8:00am – 5:00pm

Biz Resource Center at Michigan Business & Professional Association/ Michigan Food & Beverage Association

27700 Hoover Road, Suite 100
Warren, MI 48093
P (586) 393-8800
Hours: Monday-Friday, 10:00am – 4:00pm

Biz Resource Center at Eastern Michigan University/Washtenaw Community College

306 Gary M. Owen Building
300 W. Michigan Avenue
Ypsilanti, MI 48197
P (734) 547-9170
Hours: Monday-Friday, 8:00am – 5:00pm

Web Resources

WEB RESOURCES

The following is a quick reference to many helpful Web sites for Michigan entrepreneurs. Listing does not imply endorsement by the SBA.

General Small Business Information

U.S. Small Business Administration <http://www.sba.gov>

Calendar of Events <http://www.sba.gov/calendar>

Michigan Economic Development Corporation <http://medc.michigan.org>

SBA On-line Library <http://www.sba.gov/library/pubs.html>

Small Business Information Center

<http://sbdnet.utsa.edu/default.htm>

State of Michigan <http://michigan.gov/beyourownboss>

U.S. Business Advisor <http://www.business.gov>

Women's On-line Business Center <http://www.onlinewbc.gov>

E-mail Counseling

Michigan Small Business & Technology Development Centers <http://www.misbtcdc.org>

SCORE <http://www.score.org>

Sample Business Plans

SBA http://www.sba.gov/starting_business/planning/basic.html

MI-SBTDC <http://www.misbtcdc.org/businessplanningtools.asp>

ASBDC <http://sbdnet.utsa.edu/SBIC/bplans.htm>

Legal and Regulatory Information

Business Law <http://www.business.gov>

Michigan Business License Search <http://medc.michigan.org>

NAICS/SIC code search and Size Standards

<http://www.sba.gov/size/indexableofsize.html>

National Ombudsman <http://www.sba.gov/ombudsman>

UPC Bar Codes <http://www.uc-council.org>

E-commerce

A "How-to" Guide <http://www.sba.gov/training/courses.html>

Ecommerce http://www.business.gov/topics/business_laws/

Taxes

IRS Small Business/Self Employed <http://www.irs.gov>

Michigan Dept. of Treasury <http://www.michigan.gov/treasury>

Financing

SBA Loan Guaranty Programs <http://www.sba.gov/financing>

List of Venture Capital in Michigan <http://medc.michigan.org>

Small Business Innovation Research <http://www.sba.gov/sbir/>

Catalog of Federal Domestic Assistance <http://www.cfda.gov>

Government Contracting

SBA-Government Contracting Office <http://www.sba.gov/gc>

Federal Procurement Opportunities <http://www.fedbizopps.gov>

HUBZones <http://www.sba.gov/hubzone>

Guide to Selling to the Federal Government for Women

<http://www.sba.gov/womeninbusiness/selling.html>

North American Industrial Classification System (NAICS) <http://www.census.gov/epcd/naics02/>

Export Information

SBA Office of International Trade <http://www.sba.gov/oit>

The U.S. Government Export Portal <http://www.export.gov>

Michigan District Export Council <http://www.exportmichigan.com>

Patents, Trademarks and Copyrights

U.S. Copyright Office <http://copyright.gov>

U.S. Patent and Trademark <http://www.uspto.gov>

Great Lakes Patent and Trademark Center

http://www.detroit.lib.mi.us/glptc/glptc_index.htm

The Entrepreneur's Network <http://www.tenonline.org>

Patents, Trademarks and Copyrights

U.S. Copyright Office <http://copyright.gov>

U.S. Patent and Trademark <http://www.uspto.gov>

Great Lakes Patent and Trademark Center

http://www.detroit.lib.mi.us/glptc/glptc_index.htm

The Entrepreneur's Network <http://www.tenonline.org>

Veterans

Center for Veterans Enterprise <http://www.va.gov/vetbiz>

SBA Veterans Business Development <http://www.sba.gov/vets>

Women

Women

Online Women's Business Center <http://www.onlinewbc.gov>

Women Selling to Federal Government <http://www.womenbiz.gov>

Michigan Women's Marketplace <http://www.miwomen.com>

Center for Empowerment and Economic Development <http://www.miceed.org/>